

Work-Life Balance of Women Bank Employees in Kumbakonam Municipal Precinct

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Abstract

Objectives: Work/life balance refers to generating and retaining compassionate and robust work atmospheres in which the employees balance their formal duties with household tasks and thus strengthens employee commitment and efficiency. This study has been made to find the factors influencing the work life balance of women bank employees in Kumbakonam in India. The focus of the study is on both the public and private sector employees positioned as clerk, cashier and manager. The bank employees deal with a heterogeneous population daily in their working schedules and pursue a risky and crucial job. **Methods and Analysis:** Simple random sampling method has been used to collect the primary information from the married women bank employees with the help of administering a questionnaire. Primary data were collected from 150 bank women employees and the data collected has been analyzed with the help of statistical tools like percentage analysis, ANOVA, Chi-square test, by using SPSS package. The Cronbach Alpha of 0.8 confirms the reliability, relevance and consistency of the questionnaire used for the study. **Findings:** The study reveals an existence of substantial relationship between spousal status and personal factors like education, physical and mental health, emotional balance, number of dependents and the like. The study concluded that married women employees are mostly affected and finding difficult in managing their work-life. **Applications/Improvements:** This study can be applied to the institutions where women predominately employ themselves and strike to balance between work and family life.

Keywords: Female Bank Employees, Personal Factors, Spousal Status, Work-Life Balance

1. Introduction

Healthy family life and organizational success depends upon balancing spousal obligations and work responsibilities. The work life and the personal spousal life have its own incompatible needs which are to be balanced by the women employees to succeed in both lives. Due to the economic necessity, it has become mandatory for the women employees to balance their official duties with spousal duties. Work/life balance refers to generating and retaining compassionate and robust work atmospheres in which the employees balance their formal duties with household tasks and thus strengthens employee commitment and efficiency.

According to the sayings of great scientist Albert Einstein, "Life is like riding a bicycle, to retain our balance

we must keep moving". As balancing is important in riding a bicycle, it is crucial to balance the work life with personal life. With the augmented work load in office, the demarcation between personal life and official life is receiving consideration for both the gender especially for women. This is so because; the women are expected to carry out the household activities and child rearing at home. This creates a stress and a barrier in the work life and also in their career development. Work life balance means balancing the number of hours between official and wedded duties equally. It is a contended level of steadiness between the prime responsibilities of employment and married life. An individual should be careful that their responsibilities in career should not explode their ability to enjoy the personal life. Family-work conflict and work-family conflict always results in lower level of job satisfaction

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and the internal conflicts in the family environment. The life of working people is very exciting and demanding. It is a cobweb of number of characters and associations. In many corporates, the employees are required to work for longer hours and execute penetrating job assignments. This leads the workers to physical and emotive stress. To lead a cheerful and strong life the salaried workers should accept responsibilities and acquire equilibrium between their official and household requirements.

Adoption of WLB practices can enhance organizational performances like savings in cost, increased productivity, reduced labor turnover¹. A theoretical model was developed explaining the factors affecting the line manager WLB policy and practice behaviors and the influence on employees WLB experiences in their organization to know how these affect the employees work life balance strategy outcomes². The term balance is referred to as a simple trade-off between the two domains namely the personal work and official work³. Gender remains rooted in the ways they are assigned with home and work life⁴. Women physicians, female leadership are small due to barriers of combining family and office work. Many factors like responsibility for family members, time consuming child care were found to be the obstacles to career development of females⁵. There are many factors discouraging women from entering the higher ranks of leadership position in engineering, science and technology field and that factors are directly related to institutional climate and the challenge of balancing work and family responsibilities. Female employees face obstacles in balancing work and family balance because the academic tenure coincides with the biologically constrained child bearing and child rearing years of women⁶. The researchers studied the relationship by assessing three constituents namely time balance, satisfaction balance and involvement balance⁷. The study revealed that there was noteworthy relationship between the demographic variables and WLB.⁸ Factors like job value, organizational support, income, working time were significantly related with work life balance among child welfare workers.⁹ The preferences for non-standard and consistent work schedules are the factors which influence the employees' work life balance.¹⁰

Researchers have clearly brought out the influence of family and job related issues with reference to IT women professionals in India. In their study the researcher found various themes like challenges of work-life and coping modalities, policies relating to organizational practices in promoting work-life and the nature of social support

mechanisms to be extended to women by the family and society at large have been highlighted¹¹. The demographic factors and working conditions are considered as important for evaluation of consequences of contract working for work/life balance¹². Researchers examined how normative, coercive pressures on employees induced the application of work life balance initiatives. It was found that there is an impact between women employees and adoption of work life balance initiatives.¹³

The study revealed about the imbalance of the employees of BPO sector between their private life with their organizational workload¹⁴. Entrepreneurial impetus regulates the association between work life load and work life integration.¹⁵

This study has been made to find the factors influencing the work life balance of women bank employees in Kumbakonam. The focus of the study is on both the public and private sector employees positioned as clerk, cashier and manager. The bank employees deal with a heterogeneous population daily in their working schedules and pursue a risky and crucial job.

2. Methodology

Simple random sampling method has been used to collect the primary information from the married women bank employees with the help of administering a questionnaire. Primary data were collected from 150 bank women employees and the data collected has been analyzed with the help of statistical tools like percentage analysis, ANOVA, Chi-square test, by using SPSS package. The Cronbach Alpha of 0.8 confirms the reliability, relevance and consistency of the questionnaire used for the study.

3. Results and Discussion

The primary data collected from the employees of both public and private sector banks have been analyzed with the help of statistical tools like ANOVA single factor, Chi-square test and percentage analysis. The following analysis depicts the factors affecting work-life balance of bank employees.

According to the Table 1 depicts the outline of the respondents. It is evident that 68% of the respondents come under the category below 30 years, 16% of the respondents under the category above 51 years and the rest of the respondents under the category of 31-50 years. In respect to the educational status of the respon-

Table 1. Socio-economic profile of the respondents

Age (years)	No. of respondents	% to total	Qualification	No. of respondents	% to total
Below 30	102	68	UG	78	52
31-40	15	10	PG	57	38
41-50	09	6	Professional	12	8
Above 51	24	16	Others	3	2
Total	150	100	Total	150	100
Type of Family	No. of respondents	% to total	Spousal status	No. of respondents	% to total
Joint	45	30	Married	57	38
Nuclear	105	70	Unmarried	93	62
Total	150	100	Total	150	100

Source- Primary data

dents, 90% of the respondents are graduated and 8% of the respondents have completed professional courses. Out of 150 respondents 30% belong to joint family and the remaining 70% belong to nuclear family where commitments are less compared to joint family. Regarding spousal status 62% of the respondents are unmarried and 38% of them are married. [Table 1]

An occupational disease is a disease that is caused by the work or working conditions. In banking sector the major occupational diseases are obesity, back pain, Insomnia, hypertension and the like. According to the Table 2, it is inferred that, mean scores on the experience of women employees influencing occupational diseases is highest (1.6250) when the years of experience is between 5-15 years. The respondents with the lowest score 1.2500 are below the experience of 5 years. The highest variation in opinion was above the experience of 25 years with a standard deviation of 0.74642 and the experience of the respondents with a lowest standard deviation of 0.43529. This reveals that the occupational diseases are more felt during the service of 5-15 years. At the beginning, they are able to manage their work life with personal life as it is their starting carrier. This may be due to their interest in learning the job and less family commitments at young age. After 15 years of experience, they are used to their carrier and promoted in the corporate ladder with less work and additional responsibilities. Thus, only during 5-15 years, they are in entry and middle level having more touch with outside customers. The deviation was found high as the responses are in a heterogeneous manner. [Table 2]

To narrow and confirm these responses, statistical tool viz., ANOVA single factor was performed. It is not

Table 2. Occupational diseases and Experience of the respondents -Mean scores and deviation

Experience of respondents (years)	No. of respondents	Mean	Std. Deviation
Below 05	96	1.2500	.43529
05-15	24	1.6250	.49454
15-25	09	1.5000	.54772
Above 25	21	1.5714	.74642
Total	150	1.3673	.52449

Source- Primary data

only because of additional responsibilities that respondents encounter occupational diseases but because with increase in age, the vast majority of the women work force are in their middle age playing multiple roles caring for the younger and older generations in their families as well as attending to the job as a result of which they are easily prone to health hazards. During middle age that is after thirty years the utmost vigor and muscle power of gets diminished with increase in age and the maximum intake of oxygen gets reduces by 30 percent. This indicates clearly that with increase in age the elderly workforce work nearer to the ability of the younger generation and this can hold back the performance in strenuous situations due to health reasons to which women are no exceptions.¹⁶

4. Ho: There is no significant association between occupational diseases and experience of the respondents.

According to Table 3, clearly states that the p value is .002 which is less than 5% significant level. Hence, it is found that there is significant association between occupational diseases and experience of the respondents. It means that as the experience of the respondents increases over the years, they are prone to occupational diseases. It is interpreted that occupational diseases is caused due to the working conditions and working hours in banking sector. Industrial stress is a significant occupational health hazard and a considerable cause of monetary loss. Occupational stress may produce both explicit physical and mental disabilities. However it may also cause slight symptom of depression that can affect personal health

Table 3. Relationship between Occupational diseases and Experience of the respondents (ANOVA Single factor)

Factor	P value	Result
Experience	.002	Rejected

Source-Primary data (at 5% level of significance)

and efficiency¹⁷. Very many studies have revealed that with increasing age women have fewer injuries but when it occurs, it takes longer period for recovery as it tends to be serious damage. Health issues like musculoskeletal related injuries, sedentary life style posing obesity, tendonitis and carpal tunnel syndrome, hormonal imbalance, menopausal issues, lower back pain have been reported in older workforce to likely affect their work-life balance. Therefore it becomes necessary that the work environment makes reasonable accommodation and job tasks be matched according to the capacity of the individual in the work. Most of the accommodations made are men friendly than women friendly, example the chair with a wrong height, a counter with unusual width, tools and equipment's with usual dimensions could make it difficult for a women working for long hours, doing repetitive jobs may encounter health problems, and moreover the double workload also poses serious health issues.^{18,19}[Table 3]

5. Association between Spousal status and personal factors (Chi-square test)

In this study the researcher has used Chi-square test to find the association between the spousal status with various personal factors like number of family members, education, job anxiety, emotional balance, household works, religion, physical health, mental health etc.

It is found from the Table 4, that even though many factors have a high influence on spousal status, caste is completely exempted here. Hence, the hypothesis is proved there is no significant association between caste and spousal status. Regarding family members it is found that family has an influence over married women employees compared to the unmarried women employees. The size of the family, the individuals with whom the women lives all tend to have an influence on her work life balance. Married women have additional responsibilities than the unmarried. Living with the in-laws, caring for sick in the family, attending to the needs of the young and the old in

Table 4. Association between Spousal status and personal factors (Chi-square test)

Personal Factors	Spousal status	Chi-Square Value	P value	Result
Family Members	Married (57) Unmarried (93)	26.688	.001	Rejected
Education	Married (57) Unmarried (93)	10.601	.014	Rejected
Job anxiety	Married (57) Unmarried (93)	14.278	.006	Rejected
Emotional balance	Married (57) Unmarried (93)	28.547	.003	Rejected
House hold works	Married (57) Unmarried (93)	42.771	.001	Rejected
Mental health	Married (57) Unmarried (93)	25.367	.005	Rejected
Physical health	Married (57) Unmarried (93)	20.441	.003	Rejected
Religion	Married (57) Unmarried (93)	13.402	.009	Rejected
Caste	Married (57) Unmarried (93)	4.803	.308	Accepted
Spouse/ relatives	Married (57) Unmarried (93)	14.554	.006	Rejected
Friends	Married (57) Unmarried (93)	15.339	.004	Rejected
Attending functions	Married (57) Unmarried (93)	33.110	.001	Rejected
Celebration of festivals	Married (57) Unmarried (93)	39.937	.004	Rejected

Source- Primary data (at 5% level of significance)

the family, regular household chores and being responsible to the job position definitely has a significant influence on working women. Working women with small children tend to experience a lot of tension as they need to leave behind their nursing children under the care of a maid who may not care as the mother does it, this therefore results in less concentration in work which when noticed by higher ups may result in work life conflict²⁰. Researchers raised the issues relating to family and work conflict has been highlighted. This conflict seems to have exerted negative impact in both areas of life causing lowered satisfaction of life and internal disagreement within family operations. Irrespective of the fact married or unmarried education has an impact on spousal status²¹. Similarly, from the study it is clear that married women employees were able to strike an emotional balance more than the unmarried women

employees. The scenario in most jobs is that women are neglected in the decision latitude where men tend to play a more dominant role. With education and position held things in our society are changing these days. On the other hand, job anxiety, religion and the role of spouse/relatives have less influence on spousal status. Constant work pressure results in decreased performance which in turn has a psychological bearing on the individual which tends to affect the mind-body interaction. When it comes to family or work obligation women tend to ignore their health until it becomes serious which again adds to the stress resulting in reduction in their quality of life. [Table 4]

According to the Table 5 shows the number of promotions and number of transfers the employee had during their work period. From the table it is clear that out of 150 respondents 78% (117) of the respondents had no promotions and 64% (96) of the respondents had no transfer in their work period. Only 16% of the respondents have been given promotion and transfer 1-2 times in their work period. It may be due to less experience of the respondents in their job. Promotions and transfers do positively and negatively influence work life balance. Promotions although has resulted in additional responsibilities and duties has its positive feature with regard to increase in salary and this would definitely lead to positive work life balance even though there is transfer. But on the other hand women find these two parameters in employment to be dreadful as the need to balance between their compas-

sionate roles as wife, mother, daughter-in-law and show their professional expertise and excellence which is a serious challenge to many, particularly in the Indian scenario. Most women fear that promotions and transfer may upset their normal process, promotions may result in extra travelling for field visits or additional tours, combining the regular household chores and office work makes it difficult to shoulder additional responsibilities and necessitates long hours of work as result of promotions. Women also fear promotions as they need to take important decisions and be held responsible for the decisions. Transfers may be taken negatively viewed as they need to be separated from their families or shifting of the entire family, time to settle down with new place and people, language would be seen as a barrier, socialization process have to be developed once again, change in food habits would be the many reasons. In spite of all this women who wish to climb the organizational ladder would always see a scope in their promotions and transfers and take up the challenge. Qualified women work force enter into professional and managerial cadres and they continually faced with difficulties in advancement of their careers. In their study it is rightly pointed out that the greatest hindrance to women's career prospects relies on the perception of attitudes, mindsets, biases and prejudices of their male counterparts as well as their hierarchy in the organization²². [Table 5]

According to the Table 6, it is clear that 16% of the respondents are working below 7 hours in a day, 64% of

Table 5. Number of Promotions and Transfers

No. of Promotions	No. of respondents	% to total	No. of Transfers	No. of Respondents	% to total
No promotions	117	78	No Transfers	96	64
1-2 times	24	16	1-2 times	24	16
3-4 times	9	6	3-4 times	18	12
More than 4 times	0	0	More than 4 times	12	8
Total	150	100	Total	150	100

Source-Primary data

Table 6. Working hours and reasons for employment

No. of hours	No. of Respondents	% to total	Reasons	No. of Respondents	% to total
Below 7	24	16	Monetary	45	30
8-9	96	64	Family pressure	27	18
10 and above	30	20	Ambition	78	52
Total	150	100	Total	150	100

Source- Primary data

Table 7. Overall satisfaction in personal and organizational life of the respondents

Factors	Highly dis-satisfied	Dis-satisfied	Neutral	Satisfied	Highly satisfied	Total
Personal	0(0)	6(4)	66(44)	42(28)	36(24)	150(100)
Organizational	3(2)	9(6)	45(30)	60(40)	33(22)	150(100)
Total	3(1)	15(5)	111(37)	102(34)	69(23)	300(100)

Source-Primary data

Table 8. Ability to balance work life

Ability to balance	No. of Respondents	% to total
YES	99	66
NO	51	34
Total	150	100

Source- Primary data

the respondents are working 8-9 hours in a day, 16% of the respondents are working 10-11 hours and only 4% of the respondents are working above 12 hours. Krishna Reddy et al. (2010) found that the number of weekly hours, the overtime, rigid work program, perverse supervisor and an unfriendly work culture raises the possibility of women employees to feel conflict between their occupation and personal family roles.²⁰[Table 6]

There are a number of reasons for taking an employment Table 6 depicts the reasons for employment of the respondents. 30% of the respondents have selected the job to compensate monetary pressure, 18% of the respondents due to family pressure and majority (52%) of the respondents are working with ambition.

The overall satisfaction towards personal and organizational life of the respondents is depicted in Table 7. Regarding satisfaction of personal life, 28% of the respondents are satisfied, 24% of the respondents are highly satisfied and 44% of the respondents are neither satisfied nor dissatisfied. In respect to satisfaction in organizational life, 40% of the respondents are satisfied, 22% are highly satisfied and 30% are neither satisfied nor dissatisfied. [Table 7]

Table 8 clearly shows capacity of the respondents to stabilize their work life. It is found that majority of the respondents (66%) are able to stabilize their work life and only 34% of the respondents are unable to balance their work life. It is evident that most of the respondents were able to balance the work and life which sounds very positive that the extended families are supportive and understanding to the needs of the working women or it could be taken in the context that the working concerns have realized to provide an environment conducive to the women with flexi timings in working, sharing of job, work schedule

to be compressed, work at home policies, change in shift routines, and split in job could be some ways to increase the work stability and balance. Just as many corporate have exercised banking sector predominantly has a large women workforce and therefore establishing child care centers would evade off the tensions in the minds of young women and enable them to become more focused in their work contributing to performance in multi folds. [Table 8]

6. Conclusion

Every woman in India faces economic, financial and psychological barriers. Finding a balance between own personal and occupational life is equally affecting the women working class. In this research study, the researchers inferred that compared to married women, unmarried female are capable of maintaining stability between work and personal life. The personal factors except caste and the occupational diseases strongly influence work life balance. Therefore, it is inferred that the role of the employers and the family have a vital role in laying emphasis in helping the women so as to enhance their personality traits and bring out to the society their credibility and values. This study can be applied to the institutions where women predominately employ themselves and strike to balance between work and family life.

7. References

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