

A STUDY OF WORK LIFE BALANCE OF WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS – AMBALA REGION

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Abstract

Work-life balance is a condition of equilibrium in which the demand of both professional and personal life is equal. Managing rising needs from the work and family domains represented a high strain for many employees, leading to health problems among employees. From the Indian perspective, anxiety over work-life balance is progressively becoming an everyday talk, especially for women employees. Although it is believed that work-family role strain is more common among women employees, men also experience stress resulting from differing roles and demands. The purpose of this paper is to understand the working environment of public sector banks, especially women employees and what is the opinion of women about the ideas and policies of banks and the effects of those ideas on their lives. The focus of the research is on working women in banks with special reference to the Public Sector Banks, Ambala (Haryana). Work-life balance is definitely an important concern today and should be seriously discussed and managed.

Keywords

Work-Life, Working Women, Job Satisfaction, Social Relationships, Family etc

I. Introduction

In designing the work-life policies employer should think that the commitment of employees can make the difference between those companies which compete in the marketplace and those which cannot. Due to globalization and so much cutthroat competition, work-life balance nowadays is at the top of the agenda for all government and non-government bodies. A balanced life for women means allocating energy and effort to the areas that matter.

Organizations make sure to plan some strategies or policies for maintaining a balance between work and life. Moreover in E-age, this is quite possible for organizations to introduce so much of innovative ideas and methods to make their employees happy and satisfied so that the atmosphere becomes more comfortable which results in greater productivity.

Today in each and every field whether it is Banking, Corporate, or BPOs the main issue that comes into the picture is timings. Instead of spending 7 to 8 hrs a day, people are now spending 12 to 14 hrs every day in their office. The result of this is in the form of severe tensions, an imbalance of work-life structure and so much of health issues.

II. Work-Life Balance

Work-life balance is not about being perfect, right or being so crude that you have all the answers to the questions, or have some superpowers to become a superwoman. In general, work-life balance means creating poise between work and life. Basically, it means to give equal importance or value to your work and life. Every coin has two sides as work is one and life is another for the coin. It is all about staying connected to yourself, to your values, to your relationships and of course to your work and actions which are meaningful.

III. Public Sector Banks

A public sector bank, or nationalized bank, is a bank in which the government retains most of its share with the primary purpose of serving the public interest.

After independence, the Government of India nationalized the Imperial Bank of India in 1955 and entered the banking business. The Reserve Bank of India acquired 60% share and renamed it the State Bank of India.

In 1969, the Indian government nationalized 14 more banks. Public sector banks experienced tremendous growth during his last decade of the 20th century.

Many political changes in the early 21st century affected the growth of public sector banks, and these banks reported huge losses. In 2002-2003, these banks regained their growth and made a profit of Rs.77.8 billion.

The Government of India has consolidated 10 public sector banks into 4 to restructure and streamline their functions and significantly increase their profits. State Bank of India is one of the largest banks in India and in the world.

IV. Work-Life Balance and Women Employees

In today's scenario, the working atmosphere for women is changing at an incredible pace due to various innovations in technologies and changing family patterns etc. Yes, work-life balance is definitely very important for women employees because every day women have less and less time for themselves and their families and that time spent on the internet and doing official work. This creates so much tension and anxiety due to a feeling of diminished control over one's life and a hopeless opinion that there is never enough time to have poise in life.

Literature Review

A. Pande and J. Ahirao (2021) "A Study of Work-Life Balance of Women Employees in Banking Sector in India." This paper seeks to focus on work-life balance and imbalance. Work-life balance is her one of the biggest challenges facing women employees in the 21st century. Although the survey concluded that there are no separate work-life balance guidelines for working women, the majority of women employees agree that work sharing and peers in the workplace are ways to balance work and personal life. We are accepting support. Work-life balance is not a problem that needs to be resolved; it is an ongoing problem that needs to be addressed.

R. S.V. Rama Swathi and A. K. Das Mohapatra (2017) "Work-Life Balance of Women Employees in Indian Service Industry: A Comparative Study between Public and Private

Sector” The present study makes an attempt to compare the Work-life Balance of women employees in Indian Public and Private sector organizations. This study has been conducted on 29 different service sector organizations in India, by using the primary data collected from 320 respondents based on their own developed questionnaire consisting of 15 questions based on facilitators of 66 Work-life Balance. The findings are based on analysis of the data through Descriptive Statistics and ANOVA.

Triveni K. and Rama Devi V. (2016) have done research on “Work-Life Conflict of Women Employees in Selected Sector”. The aim of the research is to find out the work-life conflict experienced by women employees in different sectors such as banking, insurance, IT, BPO, health care and education sector. Convenience sampling was used to select companies. The sample size considered for this study is 360 which was collected by using a simple random sampling method. ANOVA, Post hoc test, mean and SPSS were used to analyze the data. From the research, it is inferred that the employees from the BPO sector followed by the health care and IT sector have more work-life conflict than other sectors selected for this study. The reason behind the high work-life conflict is shift system, long working hours, overtime etc. It is also inferred that the educational sector has the least work-life conflict.

Kumar aswamy M. and Ashwini S. (2016) have done research on “Work-Life Balance for Working Women- A Comparative Study on Public and Private Sector Banks”. The sample size of the study is 150. The respondents were selected from the public and private sector banks in Mysore city. The main aim of the paper is to identify the impact of various factors affecting the Work-life Balance of women employees in banking organizations working in Public and Private sector Banks. The Simple Random Sampling Technique is used to collect the primary data. Null hypothesis (Ho) fixed as there does not exist any difference between Work/Life balances of Women employees working in Public & Private sector banks. The statistical T-Test was used to test the Hypothesis. Private sector employees faced problems regarding workload. It seemed to be significantly higher in the private sector when compared to the Public sector.

Prajakta Dhuru (2016) has done research on “A study on Work-Life Balance of Married Women in the banking sector in Mumbai”. This research study aims to figure out the comparison of work-life balance among married women in public sector banks and private sector banks. It was a descriptive survey study. Respondents were married women working in private and public sector banks in Mumbai. The sample size is 60. The public sector strongly agrees and gets the management's support on the policy that has been drafted for the employees. Whereas when looking at the response from the private sector banks they do not agree with much of it (almost 50%) as there are policies framed but not actually followed to the extent due to work pressure and growing competition due to which employees leave the job. Management in public sector banks is more cooperative in helping their employees to manage their day-to-day work-life policy with the help of various initiatives taken by the organization.

V. The Rationale of the Study

The rationale of this research is to study the work-life balance of working women in the Public Sector Banks, Ambala. The main influence is on attaining equilibrium between professional and personal life responsibilities. There can be so many factors that affect the work-life balance like the social, psychological, working environment, type of job, family background etc. A person who is able to maintain a balance between both can contribute more to the success of the organization and vice-versa.

VI. Objectives of the Study:

1. To judge the opinions of working women in Public Sector Banks regarding work-life balance.
2. To analyze the effects of work-life balance on women of Public Sector Banks.
3. To observe the working atmosphere of Public Sector Banks (from the point of view of work-life balance).
4. To find out about the initiatives your organization has taken for effective work-life balance.

VII. Research Methodology

The nature of the study is descriptive. This questionnaire is designed to collect information from respondents in public sector banks in Ambala.

Sampling Plan

Sample Unit: Target group (Women employees working in Public Sector Banks, Ambala (Haryana))

Sample Size: 100

VIII. Results

Table 1: Do you have enough time for your Family and Friends?

sSr. No	Perception	No.	Percent (%)
1	Never	11	11
2	Sometimes	21	21
3	Often	27	27
4	Always	41	41
	Total	100	100

Response to this question was like 11% and 21% said they never and sometimes get enough time for family and friends, while the majority i.e. 27% and 41% said, yes they often and always get time.

Table 2: Are you Comfortable and Happy with the timings of the Organization?

Sr. No	Perception	No.	Per cent (%)
1	Highly comfortable	11	11
2	Comfortable	35	35
3	Irritating	31	31

4	Highly Irritating	23	23
	Total	100	100

When it is asked to the women employees of Public Sector Banks, about their opinion on the timings of the organization, 11% and 35% were highly comfortable and comfortable, while 31% and 23% were irritated and highly irritated with the timings of the organization.

Table 3: Are Employees Happy with the Higher Management?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	18	18
2	Agree	40	40
3	Disagree	31	31
4	Strongly Disagree	11	11
	Total	100	100

When it is asked the respondents, then 18% and 40% strongly agreed and agree, while 31% and 11% disagreed and strongly disagree respectively.

Table 4: Work Allocated to you is as per your Qualification and Caliber

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	18	18
2	Agree	27	27
3	Disagree	31	31
4	Strongly Disagree	24	24
	Total	100	100

When it is asked the respondents whether the work allocated to them is as per their qualifications and calibre, 18% and 27 % were in the favour of strongly agreed and agree and on the other hand, 31% and 24% disagreed and strongly disagree.

Table 5: Work environment within an organization.

Sr. No	Perception	No.	Per cent (%)
1	Participative	34	34
2	Independent	21	21
3	Impulsive	24	24
4	Red-Tapism	21	21
	Total	100	100

When asked women employees about the working atmosphere in Public Sector Banks, then 34% said participative and 21%, 24% and 21% said independent, impulsive and red-tapism consequently.

Table 6: Does Organization Strategy for Managing Work Life helps to raise Output of the Organization or not?

Sr. No	Perception	No.	Percent (%)
1	Strongly Agree	32	32

2	Agree	44	44
3	Disagree	10	10
4	Strongly Disagree	14	14
	Total	100	100

When it is asked to the employees that work-life management strategy helps to raise the output of the organization or not, then 32% and 44% were strongly agree and agree, while only 10% and 14% were disagree and strongly disagree.

Table 7: Is the Work Equally Distributed or having more Pressure?

Sr. No	Perception	No.	Percent (%)
1	Have pressure	29	29
2	Equally distributed	40	40
3	Depends on the circumstances	26	26
4	All of the above	05	05
	Total	100	100

On asking the employees about the work equally distributed or having more pressure, 29% said that they have more pressure, while 40% said work is equally distributed, 26% said it depends on the circumstances and 5% said all given conditions are present.

Table 8: Whether your Organization Makes Some Plans or Programs to Manage your Work-Life?

Sr. No	Perception	No.	Percent (%)
1	Never	14	14
2	Sometimes	36	36
3	Often	40	40
4	Always	10	10
	Total	100	100

On asking this question, the response was 14% and 36% said never and sometimes, while 40% and 10% said often and always, which means the majority 40% were in favour of Public Sector Banks, for the plans and programs made by them to manage the work life.

Table 9: If yes, then what are those?

Sr. No	Perception	No.	Percent (%)
1	Adjusted work schedules	30	30
2	Holiday packages	21	21
3	Job rotation option	04	04
4	Leaves option	30	30
5	All of the above	15	15

	Total	100	100
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The response to this very question was like 30% said adjusted work schedules and 30% said it is the leaves option which helps to manage work life and only 4% said job rotation, while 21% were in favor of holiday packages as the good initiative taken by the organization, and 15% were agree that all mentioned programs have been given to them.

Table 10: Are you able to poise your Work Life?

Sr. No	Perception	No.	Percent (%)
1	Strongly Agree	20	20
2	Agree	35	35
3	Disagree	17	17
4	Strongly Disagree	28	28
	Total	100	100

When asked to employees of Public Sector Banks, then 20% and 35% were strongly agree and agree, while 17% and 28% were disagree and strongly disagree on this fact.

Table 11: Rank the adjusted Working Schedules provided by the Organization Due to Work-Life Management Strategy.

Sr. No	Perception	No.	Percent (%)
1	Outstanding	21	21
2	Good	34	34
3	Average	31	31
4	Poor	14	14
	Total	100	100

On asking this question to the respondents, 21% ranked outstanding and 34% ranked good, while 31% and 14% ranked average and poor.

Table 12: Does whether Organization provides Maternity and Paternity Leave to its Employees?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	26	26
2	Agree	48	48
3	Disagree	11	11
4	Strongly Disagree	15	15
	Total	100	100

When it is asked to the employees whether Organization Provides Maternity and Paternity Leave to its Employees, 26% and 48% were strongly agree and agree on providing maternity and

paternity leaves to its employees by Public Sector Banks, while 11% and 15% were disagree and strongly disagree with this.

Table 13: Does whether Organization provide Crèche Facility for their Employee's Children?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	10	10
2	Agree	26	26
3	Disagree	39	39
4	Strongly Disagree	25	25
	Total	100	100

When it is asked to the employees that organization provides a crèche facility for their employee's children, only 10% and 26% were strongly agree and agree, while 39% and 25% were disagree and strongly disagree.

Table 14: Are Organizations Capable to hold its Employees Due to Effective Strategy of Work Life?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	36	36
2	Agree	32	32
3	Disagree	18	18
4	Strongly Disagree	14	14
	Total	100	100

On asking to the respondents of Public Sector Banks, the bank's strategy helps to hold its employees, then 36% and 32% were strongly agree and agree, on the other hand, 18% and 14% were disagree and strongly disagree with this.

Table 15: Are Employees able to manage their Work-Life Due to the Work-Life Management Strategy of the Organization?

Sr. No	Perception	No.	Percent (%)
1	Strongly Agree	30	30
2	Agree	44	44
3	Disagree	10	10
4	Strongly Disagree	16	16
	Total	100	100

On asking to the respondents whether the bank's strategy helps in managing the work life of their employees, then 32% and 43% were strongly disagree and agree, while 10% and 15% were disagree and strongly disagree.

Table 16: Do you think good Work-Life Balance Matters a lot for the Organization's Success?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	60	60
2	Agree	35	35
3	Disagree	02	02
4	Strongly Disagree	03	03
	Total	100	100

When it is asked to the employees that good work-life balance matters a lot for the organization's success, the majority 60% and 35% were strongly agree and agree, while only 2% were disagree and 3% were strongly disagree on this.

Table 17: Does Organization Provides Medical and first-aid Facilities for its Employees?

Sr. No	Perception	No.	Per cent (%)
1	Yes	47	47
2	No	53	53
	Total	100	100

Yes, 47% said the organization provides medical and first-aid facilities for its employees, and 53% said no.

Table 18: Do you have Great Career Growth in the Organization?

Sr. No	Perception	No.	Percent (%)
1	Strongly Agree	38	38
2	Agree	46	46
3	Disagree	10	10
4	Strongly Disagree	06	06
	Total	100	100

On asking this question to the women employees of Public Sector Banks, the majority 38% and 46% were strongly agree and agree, while on the other hand only 10% disagree and strongly disagree is also 6 %.

Table 19: Does your Organization provide Holiday Packages to Its Employees for Making Healthy Environment in the Organization?

Sr. No	Perception	No.	Percent (%)
1	Strongly Agree	14	14
2	Agree	36	36
3	Disagree	30	30
4	Strongly Disagree	20	20
	Total	100	100

When it is asked to the employees that Public Sector Banks provides holiday packages to its

employees for making healthy environment in the organization, then only 14% were strongly agree and 36% were agree, while in total 30% and 20% were disagree and strongly disagree respectively.

Table: 20: How do you rate the leave policy of your organization?

Sr. No	Perception	No.	Percent (%)
1	Highly satisfied	20	20
2	Satisfied	30	30
3	Dissatisfied	35	35
4	Highly Dissatisfied	15	15
	Total	100	100

On asking to rate the leave policy of the organization, only 20% and 30% were highly satisfied and satisfied, and 35% and 15% were dissatisfied and highly dissatisfied.

Table 21: Is Management Loyal and Dedicated towards their Employees in helping them to attain good Work-Life Balance?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	20	20
2	Agree	31	31
3	Disagree	26	26
4	Strongly Disagree	21	21
	Total	100	100

When it is asked to the respondents of Public Sector Banks, about management loyalty and dedication towards their employees in helping them to attain good work-life balance, then 20% and 31% were strongly agree and agree, while 26% and 21% were disagree and strongly disagree.

Table: 22: Are the Parents only can avail the benefits of Work-Life Balance Strategies?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	40	40
2	Agree	35	35
3	Disagree	09	09
4	Strongly Disagree	16	16
	Total	100	100

When it is asked to the employees that work-life balance options are available only to parents, then 40% and 35% were strongly agree and agree, and 9% and 16% were disagree and strongly disagree.

Table 23: Does Manager Listens to you While Making Changes in your Working Schedules?

Sr. No	Perception	No.	Per cent (%)
1	Strongly Agree	31	31
2	Agree	28	28
3	Disagree	26	26
4	Strongly Disagree	15	15
	Total	100	100

On asking this question, 31% and 28% of respondents were strongly agree and agree, while on the other hand 26% and 15% were disagree and strongly disagree.

Findings

- Most of the women found good work-life balance and career growth in the Public Sector bank.
- Employees of Public Sector Banks report an average level of work-life balance and are generally cool with their working provisions.
- Working hours are satisfactory but sometimes late working and working in evening branches in banks interrupts work-life balance.
- There is a feeling that employers are investing in work-life balance, but the solutions offered are not always well-matched with employees' needs.
- Most of the working women found a participative environment in the banks, especially in the Public Sector Banks but they didn't find allotted work as per their qualifications.
- It is also found in some cases that employers are not making sufficient investments in managing the execution of plans and programs.
- Employees agree that their superiors are more helpful and cooperative which may be one of the reasons for women employees to balance between their private life and professional life
- Some employees of Public Sector Banks feel that they are not always making well-informed decisions about their own work-life balance.
- Quality and Productivity will definitely improve if the employees are given proper space and rights to choose their own work schedules. Because of this opportunity given to the employee so it will also bring to the responsibility for finishing work within a specified deadline.
- As the work-life balance is the two sides of the coin, so both employer and employee are responsible for having a balance between work and life.
- On the other hand, some feel that their employer does not provide proper information about work-life balance strategies.
- Somewhere somehow it is also found that balancing care and work affects career succession.

- In some branches of Public Sector Banks, available work-life balance options are not always appropriate.
- The study reveals that 36 % of the women employees who work in banks are always agree that they are somehow able to manage their private life without affecting their professional life.
- Somewhere employers do not properly and transparently communicate about work-life balance.
- Work-life balance options for which there are high levels of demand are partially provided.
- It is found that most of the women employees enjoy the job and feel relaxed at their workplace. This might be the reason for the growth of women employees in the working place in the banking sector.
- It is also found that sometimes employers act as barriers to employees attaining proper work-life balance.
- It is found that some of the employees agree that they are physically stressed in their job. And some of the employees strongly agree that they are mentally pressurized in their job.
- WLB is an important determinant of fundamental aspects of job satisfaction.
- High-quality work-life balance will improve job satisfaction and vice versa.
- The research shows that most women employees work in banks for financial support and remain to face life challenges.

Conclusion

Today with increasing demands at the job, the interface between work life and personal life assumed significance which demands more attention. This is a positive development that women are making their presence in different walks of life. On the other hand, for every woman, there is one more background to manage, which is home and personal life. The pressures of work or personal life can lead to stress. According to various studies, it has been found that such a situation affects a person's health both physiologically and psychologically. Today we can't deny the fact that women work in almost all types of professions signifying that there is no gender difference in work. In fact, many organizations say that women are playing a crucial role in enriching the organization.

Work-life balance initiatives should be designed to help employees to balance their work and personal life. For employers, the Work-life balance of employees will be an important input in designing appropriate policies for employees to address work-life balance issues. Also, our research study aims to figure out the working environment of public sector banks for women employees and what is the perception of women about the initiative and effects of those initiatives taken by the banks because Work-Life Balance is not a problem to be solved. It is an ongoing issue to be managed. Therefore, it is very important for employees to maintain a healthy balance between work and their private lives.

Suggestions

- In well-managed firms, both managerial and non-managerial employees work significantly less hours than in poorly managed firms. This again confirms that

working smarter not harder is the key determinant to successful management. Hence there should be well-designed flexible working hours.

- Although the female respondents agreed with the bank's WLB policies but they disagreed with overall WLB. So female employees should be given the facilities like flexi-time; job sharing; crèche facilities, and necessary breaks so that they feel that the organization is helping them in coordinating their family and professional life.
- Ensure fairness and consistency in the way bank policies that support work-life balance are implemented.
- Non-financial rewards often have more impact than financial reorganization in attaining job satisfaction and managing life.
- If the employees are given the freedom to choose their own work schedules; the quality and productivity of the work increase. This opportunity given to the employee will also bring the responsibility for finishing work within the specified time.
- Consider the implications for work-life balance in relation to workloads and work outside conventional hours.
- Regular exercises, meditation and other soft skill practices can improve the emotional balance of the employees.
- Employers need to examine employee training, communication, reward system, coworker relationship and work environment.
- Undertake a review of existing policies and improve current practices on flexible working arrangements.
- WLB improves productivity and eliminates job stress, employers can also make efforts to know the workload and job demands.
- Sympathetic management is required to reduce the conflict between work and family. Top management should understand the importance of work-life balance and its adverse effect on job satisfaction.
- Managerial people should feel that if they support the executives and non-executives wholeheartedly the achievement of the mission of the organization be facilitated and compensation should be provided on the basis of team performance. So that no one feels jealous with respect to WL policies.
- More and more career and advancement opportunities should be provided to young employees for professional as well as personal growth.
- Employees' social gathering programs and public contact programs will be the better option to reduce mental pressure in the workplace as the study reveals more mental pressure for Women employees.
- Specific Counseling programs on Work-Life Balance and Family welfare programs and family counselling programs can be conducted.
- As it shows that different age groups have different perceptions regarding WLB, work should be distributed according to age and qualification. It will improve the employee's commitment and satisfaction level along with productivity and profitability.
- Generous leave facility, both with or without pay in case of family urgency should be considered as much as possible.

- Managers should undertake employee surveys periodically to understand the requirements and views of workers related to work-life balance.
- Bank should have a formal counselling department to understand the worker's work-life balance problems and to help the workers to get the solution.
- Managers should necessarily build a familiar relationship, connection and understanding with workers.
- Initiate and engage in discussion with workers using social media to understand their work-life balance needs and aspirations.
- Banks should introduce a job-sharing option in which full-time post is split among two workers who agree on working hours decided between them and career breaks (paid/unpaid).
- Create a work environment free of harassment & discrimination.
- Make arrangements for infant/child care inside the office for working women.

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