

Work - Life Balance of Women Employees of Commercial Banks in Tirunelveli Town

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ABSTRACT

Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-life balance means that this equilibrium is in the right position for the individual concerned. Work life and personal life are inter-connected and interdependent. Work life and personal life are the two sides of the same coin. People have to make tough choices even when their work and personal life is nowhere close to equilibrium. In order to know the work life balance of women employees of commercial banks in Tirunelveli Town the present research was carried out.

Keywords: Work life Balance, Socio-Economic, Women Employees, and Commercial Banks.

INTRODUCTION:

Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-life balance means that this equilibrium is in the right position for the individual concerned. For some people it means spending more time in paid work and less time at home, while for others it means ensuring that paid work does not infringe on time needed for other responsibilities. It is about managing our work commitments with career goals, and our responsibilities at home and the wider community. Work life and personal life are inter-connected and interdependent. Work life and personal life are the two sides of the same coin. People have to make tough choices even when their work and personal life is nowhere close to equilibrium.

REVIEW OF LITERATURE:

The researcher has reviewed the following literature related to the study.

- Arun Raj.R done “A Study on work-life balance of employees in pharma marketing” has measured the score for work-life balance of employees in pharmaceutical marketing.
- Deepti Sinha “Study of Work Life Balance @ CCIL (India), NOIDA” has highlights the key need and reason for introducing work life balance policies.

- Kumari K Thriveni and Devi V Rama conduct a study on “Impact of Demographic Variables on Work-Life Balance of Women Employees (with special reference to Bangalore City)”. They have also analyzed the relationship between demographic variables and work life balance of women employees working at Bangalore.
- Rajesh K. Yadav and Nishant Dabhade made the study on “Work life balance amongst the working women in public sector banks – a case study of State Bank of India”. They have identified the level of respondents’ balancing work-life and found out the problems faced by them.
- Santhana Lakshmi. K and Sujatha Gopinath. S conduct a study on “work-life balance of women employees – with reference to teaching faculties”. In their study they have examined the effect of work life balance on women’s performance and work attitude.
- Vanishree conducts a study on “Work-Life Balance in the BPO Sector”. She insight towards factors affecting Work-life balance of the employees.
- “Work - Life Balance of Women Employees of Commercial Banks in Tirunelveli Town” is an untouched topic. So the researcher takes this topic for the research work.

STATEMENT OF THE PROBLEM:

The financial demands on the Indian families are facing huge problems day by day. Lot of changes in cost of living, increasing expenses on education of children, increasing cost of housing properties in India force every family in India to look for ways and means of increasing the household income. As a result, women in India who were mostly known as homemakers are forced to go for jobs but some women may work for their self-ambitious. So they changed their occupation as employee, Professionals, entrepreneurs etc. They have chosen their career as per their wish and eligibility like teacher, lecturer, banking, business process outsourcing, etc. One of the important among them is banking. Banking is a service oriented industry.

In the competitive world, one bank excels over the other by virtue of its quality of services which very much depends upon the employees of the bank. Banking used to be one of the male dominated industries in India where women are now entering in a big way. Being a banker they are facing huge problems in both work and life. In India, men do not share on most of the household chores, it is women who have to cook, clean the house, do the dishes, wash clothes, get their children ready for school etc. Men just took care of few chores that are to be dealt outside the house. So that they are got stress at home and work. Family should not affect the work and work should not create problem in family. Therefore a study on work life balance of women employees of banks in Tirunelveli Town is made.

OBJECTIVES OF THE STUDY:

The following are the specific objectives of the study

- To analyze the socio economic status of the women employees of commercial banks in Tirunelveli Town.
- To study the perception towards factors affecting work-life balance of women workers in banks.
- To suggest suitable measures for the improvement of the work-life balance.

HYPOTHESIS:

For the purpose of this study, the following hypothesis has been framed.

- There is no significant relationship between socio economic factors such as age, educational qualification, place of residence, type of ownership, mode of appointment, income level, marital status, family type, employment position of the respondents and their the level work-life balance of women workers.

METHODOLOGY:

The present study is based on primary data and secondary data. The primary data were collected from the women employees in bank conducting personal interviews using thoroughly prepared interview schedule. In the present study utmost care has been taken to reduce the non-sampling errors. The researcher had paid attention to reduce response error. The secondary data needed for this study are collected from journals, books, magazines, articles, government records, web sites and so on.

Tools for Analysis:

The collected data are tabulated and analyzed in systematic manner. Simple statistical tools like Percentage, Garret Ranking Method, Mean, Standard Deviation, and Chi Square Test. In order to test the factors support to

balance work-life, the researcher has used the Garret ranking technique. Chi Square Test was administered to test the hypotheses.

ANALYSIS AND INTERPRETAION OF THE STUDY:

Socio- Economic Status of the Respondents:

The researcher has analyzed the socio-economic status of the women employees in commercial banks and the gathered information is presented in the Table 1.

Table 1: Analysis of Socio Economic Profile of the Respondents

S. No	Particulars	No. of Respondents	Percentage
Age Wise Classification			
1.	Below 25 Yrs	33	39.76
2.	25 - 30 Yrs	41	49.40
3.	30 – 45 Yrs	5	6.02
4.	Above 45 Yrs	4	4.82
Total		83	100.00
Educational Level			
1.	Under Graduate	41	49.39
2.	Post Graduate	29	34.93
3.	Professional	13	15.66
Total		83	100.00
Place of Residence			
1.	Rural	32	38.6
2.	Urban	51	61.4
Total		83	100.00
Type of Ownership of Banks			
1.	Private Sector Bank	20	24.1
2.	Public Sector Bank	63	75.9
Total		83	100.00
Mode of Appointment			
1.	Examination	76	91.6
2.	Compassion Ground	7	8.4
Total		83	100.00
Monthly Income			
1.	Less than Rs.30000	66	79.5
2.	Rs.30001-Rs.60,000	13	15.7
3.	Rs.60001-Rs.90,000	2	2.4
4.	Above Rs.90,000	2	2.4
Total		83	100.00
Marital Status			
1.	Married	40	48.2
2.	Unmarried	43	51.8
Total		83	100.00
Family Type			
1.	Joint	24	28.9
2.	Nuclear	59	71.1
Total		83	100.00
Employment Position			
1.	Non-Clerical	7	8.4
2.	Clerical	70	84.3
3.	Managerial	6	7.3
Total		83	100.00

Source: Primary Data

Table 1 shows that out of 83 respondents, 41 respondents are under the age group of 25 to 30 years, 41 respondents are under graduate level, 51 respondents are reside in the urban area, 63 respondents are working in the public sector bank, 76 respondents are appointed on the basis of examination, 66 respondents earn below Rs.30, 000, 43 respondents are unmarried, 59 respondents are living in nuclear family and 70 respondents are in clerical position.

Table 2: Feel about work after working time

S.No	Feel about the work	No. of. Respondents	Percentage
1	Very Unhappy	5	6
2	Unhappy	7	8.4
3	Indifferent	62	74.7
4	Happy	9	10.9
5	Very Happy	0	0
Total		83	100

S.No	Feel about the work	No. of. Respondents	Percentage
1	Very Unhappy	5	6
2	Unhappy	7	8.4
3	Indifferent	62	74.7
4	Happy	9	10.9
5	Very Happy	0	0
Total		83	100

Source: Primary Data

Table 2 reveals that the 6 per cent of the respondents are very unhappy about working time, 8.4 per cent of the respondents are unhappy with working time, 74.7 per cent of the respondents feel indifferently and 10.9 of the respondents are happy. No respondents feel very happy regard with working time.

Table 3: Frequency of Depression due to work

S.No	Depressed	No. of. Respondents	Percentage
1	Never	11	13.3
2	Rarely	33	39.7
3	Sometimes	28	33.7
4	Often	9	10.9
5	Always	2	2.4
Total		83	100

Source: Primary Data

Table 3 explains that 13.3 per cent of the respondents do not get any depression, 39.7 per cent of the respondents depress rarely, 33.7 per cent of the respondents depress sometimes, 10.9 per cent of the respondents depress often and 2.4 per cent of the respondents always depress because of work.

Table 4: Able to Balance the Work-Life

S.No	Ability	No. of. Respondents	Percentage
1	Able	77	92.8
2	Unable	6	7.2
Total		83	100

Source: Primary Data

Table 4 deals that 92.8 per cent of the respondents are able to balance the work-life and 7.2 per cent of the respondents are unable to balance the work-life.

Table 5: Provisions of Work- Life Balance

S. No	Banks separate policy for Work- Life balance	No. of Respondents	Percentage
1	Offering	24	28.9
2	Not Offering	39	47
3	Not Aware	20	24.1
Total		83	100

Source: Primary Data

Table 5 expresses that the Most of 47 per cent of the respondents opinion that the banks are not offering separate policy for work-life balance.

Table 6: Policy for Work-Life Balance

S.No	Policies	No. of. Respondents	Percentage
1	Flexible Starting Time	4	16.67
2	Flexible Ending Time	4	16.67
3	Flexible Hours in General	1	4.17
4	Holidays / Paid Time- Off	5	20.83
5	Job Sharing	7	29.16
6	Career Break/ Sabbaticals	3	12.50
Total		24	100

Table 6 reveals that out of 24 respondents those who have been offered provisions of work-life balance 4 respondents say that the banks offers flexible starting time, another 4 respondents state that the banks offers flexible ending time, one respondent bank offers flexible hours in general, 5 respondents opinion that the banks offers holidays/paid time-off, 7 respondents estimate that the banks offers job sharing and 3 respondents say that the banks offers career break/sabbaticals.

Table 7: Suggestion to Balance Work-Life

S. No	Helpers	No. of. Respondents	Percentage
1	Working from home	6	7.2
2	Technology like cell phones/ laptops	10	12
3	Being able to bring children to work place	9	10.9
4	Support from colleagues at work	35	42.2
5	Support from family members	22	26.5
6	Others	1	1.2
Total		83	100

Source: Primary data

Table 7 shows that around 42.2 per cent of the respondents convey that Support from colleagues at work will help to balance work-life.

Table 8: Ranking of Factors Leading the Balanced Work-Life

S. No	Particulars	Ranks						Total
		1	2	3	4	5	6	
1	More Flexible hours	8	8	11	18	19	19	83
2	Work from home	5	7	6	14	16	35	83
3	Time off during school holidays	6	2	10	19	28	18	83
4	Time off during emergencies & events	20	14	22	14	8	5	83
5	Support from family members	31	20	16	7	7	2	83
6	Support from supervisor/colleagues	13	32	18	11	5	4	83

Source: Primary Data

In order to rank the factors support the balanced work-life, the researcher has used the Garret ranking technique.

Table 9: Garret Rank of Importance in Work-Life Balance

S.No	Particulars	Score	Average score	Rank
1	More Flexible hours	3701	44.59	4
2	Work from home	3194	38.48	6
3	Time off during school holidays	3464	41.73	5
4	Time off during emergencies & events	4701	56.64	3
5	Support from family members	5174	62.33	1
6	Support from supervisor/ colleagues	4822	58.09	2

Source: Primary Data

The above Table 9 shows the Garret scores and the average scores. The average score are ranked according their importance. The first rank is given to “Support from family members” the second rank to “Support from supervisor/ colleagues” third rank is given to “Time off during emergencies & events” the fourth rank goes to “More Flexible hours” fifth rank is given to “Time off during school holidays” and sixth rank goes to the “Work from home”.

Table 10: Factors Affecting Work- Life and Family Commitments

S. No	Factors	Times					Total
		Not Available	Doesn't Affects	Affects Sometimes	Affects Many times	Always affects	
1	Work Hours	3 (3.6%)	26 (31.2%)	27 (32.6%)	13 (15.7%)	14 (16.9%)	83 (100%)
2	Overtime	4 (4.8%)	40 (48.2%)	20 (24.1%)	13 (15.7%)	6 (7.2%)	83 (100%)
3	Work from home after office hours	10 (12%)	26 (31.3%)	23 (27.7%)	15 (18.1%)	9 (10.9%)	83 (100%)
4	Work on holidays	3 (3.6%)	26 (31.2%)	27 (32.6%)	13 (15.7%)	14 (16.9%)	83 (100%)
5	Traveling away from home	6 (7.2%)	21 (25.3%)	21 (25.3%)	25 (30.2%)	10 (12%)	83 (100%)
6	Excessive household work	3 (3.6%)	36 (43.4%)	31 (37.4%)	4 (4.8%)	9 (10.8%)	83 (100%)
7	Negative Attitude of family	1 (1.2%)	26 (31.4%)	38 (45.8%)	8 (9.6%)	10 (12%)	83 (100%)
8	Negative Attitude of colleagues	1 (1.2%)	36 (43.3%)	38 (45.9%)	5 (6%)	3 (3.6%)	83 (100%)

Source: Primary Data

Table 10 deals that out of 83 respondents, 32.6 per cent of the respondents are affects sometimes by work hours, 48.2 per cent of the respondents doesn't affects from overtime, highly 31.3 per cent of the respondents are doesn't affects by work from home after office hours, another 32.6 per cent of the respondents are affects sometimes from work on holidays, 30.2 per cent of the respondents are affected many times by traveling away from home, 43.4 per cent of the respondents doesn't affected because of excessive household work, 45.8 per cent of the respondents affects sometimes due to negative attitude of family and another 45.9 per cent of the respondents affects sometimes due to negative attitude of colleagues.

Table 11: Level of Perception of Women Working In Banks towards Factors Affecting Work-Life Balance

S. No	Level of work-life balance	No .of. respondents	Percentage
1	Low	10	12.0
2	Medium	61	73.5
3	High	12	14.5
Total		83	100

Source: Primary Data

From table 11, it is cleared that out of 83 respondents, 10 of them (12 per cent) fall under the category of low level work-life balance , 61 of them (73.5 per cent) come under the category of medium level work-life balance and the remaining 12 of them (14.5%) fall under the category of high perception.

Table 12: Level of Perception of Women Working In Banks towards Factors Affecting Work-Life Balance

S.No	Particulars	Level of Wok-Life Balance			Total
		Low	Medium	High	
Age wise Classification					
1.	Below 25 Yrs	6	25	2	33
2.	25 - 30 Yrs	4	30	7	41
3.	30 – 45 Yrs	0	3	2	5
4.	Above 45 Yrs	0	3	1	4
	Total	10	61	12	83
Educational Qualification					
1.	Under Graduate	4	30	7	41
2.	Post Graduate	3	24	2	29
3.	Professional	3	7	3	13
	Total	10	61	12	83
Place of Residence					
1.	Urban	5	21	6	32
2.	Rural	5	40	6	51
	Total	10	61	12	83
Type of Ownership of Banks					
1.	Private Sector Banks	0	20	0	20
2.	Public Sector Banks	10	41	12	63
	Total	10	61	12	83
Mode of Appointment					
1.	Examination	9	56	11	76
2.	Compassion Ground	1	5	1	7
	Total	10	61	12	83
Income Level					
1.	Less than Rs.30000	10	50	6	66
2.	Rs.30001-Rs.60000	0	9	4	13
3.	Rs.60001-Rs.90000	0	1	1	2
4.	Above Rs.90000	0	1	1	2
	Total	10	61	12	83
Marital Status					
1.	Married	2	29	9	40
2.	Unmarried	8	32	3	43
	Total	10	61	12	83

S.No	Particulars	Level of Wok-Life Balance			Total
		Low	Medium	High	
Family Type					
1.	Joint	1	19	4	24
2.	Nuclear	9	42	8	59
Total		10	61	12	83
Employment Position					
1.	Non-Clerical	2	5	0	7
2.	Clerical	8	52	10	70
3.	Managerial	0	4	2	6
Total		10	61	12	83

Source: Primary Data

From the Table 12 it has been observed that out of 83 respondents, 10 respondents have low level of work-life balance, 61 respondents have medium level of work-life balance and 12 respondents have high level of work-life balance. Out of 61 respondents, 30 respondents are in the age group between 25-30 years, 30 are under graduation, 40 are rural area, 41 are public sector banks, 56 are on the basis of examination, 50 are earn income less than Rs.30000, 32 are unmarried, 42 are nuclear family and 52 are clerical position.

Table 13: Socio –Economic Variables and Level of Work-Life Balance: Chi-Square Test Result

S.No	Particulars	Pearson Chi-Square Value	Hypothesis	Result
1.	Age	0.339	Accepted	No Significant
2.	Educational Qualification	0.332	Accepted	No Significant
3.	Place of Residence	0.437	Accepted	No Significant
4.	Type of Ownership of Banks	0.009	Rejected	Significant
5.	Mode of Appointment	0.982	Accepted	No Significant
6.	Income Level	0.118	Accepted	No Significant
7.	Marital Status	0.036	Rejected	Significant
8.	Family Type	0.367	Accepted	No Significant
9.	Employment Position	0.301	Accepted	No Significant

Source: Computed Data

Table 13 shows that there is no significant relationship between age, educational qualification, place of residence, mode of appointment, income level, family type and employment position and their level of work-life balance. There is a significant relationship between type of ownership of banks and marital status and their level of work-life balance.

FINDINGS OF THE STUDY:

The following are the findings of the study:

- This study analyses the age of the women employed in commercial banks. It reveals that 49.40 per cent of them are coming under the age group of 25-30 years. Regarding the educational qualification, 49.39 per cent of the respondents are Under Graduates. It reveals that the majority informants 61.4 per cent are reside in urban area. It exhibits that 75.90 per cent are employed in public sector banks. The research has brought out the mode of appointments of respondents that the majority of them 91.6 per cent are appointed on the basis of examination. It shows that 79.50 per cent are earning less than Rs.30,000. Regarding the marital status, 51.8 per cent of the respondents are unmarried. 71.1 per cent of the women employees are living in the type of nuclear family. It is clear that majority 84.3 per cent are under clerical position.
- The Research has study the respondents who working even on holidays. It is clear that majority 80.7 per cent of them won't work on holidays.
- The Research has made an effort to study the respondent's feelings about the work time. It exhibits that the majority informants 74.7 per cent are feeling indifferently.
- The research has brought out the respondent's thoughts about work worries after work time. 57.8 per cent respondents are thinking sometimes.

- The research has brought out the respondent's frequency of missing the family/ friends because of work pressure. 34.9 per cent respondents are missing sometimes.
- The research has brought out the respondent's frequency of depression due to work. 34.9 per cent respondents are depressing rarely.
- The research has also collected the information viewing the way to manage the stress arising from work. It explains that 49.4 percent are managing stress by entertainment.
- 92.8 per cent of the respondents are able to balance work-life.
- The Research has studied the respondent's provisions of work-life balance. It is clear that majority 29.17 per cent respondents provision policy is job sharing.
- 42.2 per cent of the respondents suggest that support from colleagues at work is helping them to balance work-life
- The researcher has also collected the information viewing the importance in balancing work-life of respondents on rank wise. It shows that 1st rank for support from family members.
- The factors affecting the work-life balance of women workers in banks are analyzed with the help of 83 respondents. The personal factor influence has been examined with the help of chi-square test to find out whether it has significant relationship with the level of work-life balance. From the analysis, the researcher found that there is no significant relationship between age, educational level, place of residence, mode of appointment, monthly income, family type, and employment position of the respondents and their the level work-life balance of women workers. But there is a significant relationship between type of ownership of banks and marital status and their work-life balance of women workers in commercial banks.

SUGGESTIONS OF THE STUDY:

For further improvement in the work-life balance of bank women employees, the bank management should follow necessary steps to balance work-life of women employees in banks. The present study suggests the following points to balance work-life.

- Banks should provide separate policy for work-life balance.
- Bank should have formal counseling department to understand the employees work life balance problems and to help the employees to get the solution.
- Regular exercises, mediation and other soft skill practices can improve the emotional balance of the employees.
- Banks should introduce job sharing among the colleagues with them.
- Banks should avoid the factors affecting women employees like overtime, work on holidays and negative attitude of colleagues.
- Promotion should make placement in local town of the employees. To avoid the rejection of promotion because of work-life unbalance.
- Supervisors and colleagues have to support the women employees at work.
- Family members have to support them at household work will help them to balance work-life.
- Respondents require policies like flexible working time in starting or general or at ending.

CONCLUSION:

Now a day's women are working in almost all types of professions signifying that there is no gender difference in work. Women also performing well and achieve lot in their work. 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. They are facing huge number of problems in managing work life and personal life. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. Also our research study aims to figure out the working environment of commercial 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.

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