

A Study of Work-Life Balance among Married Women in the Banking Sector in Salcete, Goa

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ABSTRACT

We all have three lifelong obligations: to work, to our spouses and to ourselves. To disregard any of them is to deprive ourselves of the satisfaction each of them gives us. The responsibilities among women both at the workplace and at home have increased due to changing lifestyles. There is a dilemma in women nowadays in attaining perfection both in their professional and personal life. As a result of which, she compromises on both aspects of her life that are truly important to her. Therefore, if she has to sustain, it is essential that she balances both responsibilities simultaneously which ultimately leads to stress. The complex stress from the never ending workday is damaging. It can hurt relationships, health and overall happiness.

Keywords: majority, women working in public sector, professional and personal life etc.

INTRODUCTION:

Traditionally people used to live in joint families wherein the men used to be the bread earners while the women used to stay at home and look after their children and do their household chores. However, as years have passed, the traditional social family system has changed. Today, people have moved out of joint families and are living in a nuclear family; thus increasing the demands on these individuals. Nowadays both, husband and wife need to work in order to run the house and make ends meet. Thus, it is also seen that today, women get educated and have their own careers and are also managing their existing family responsibilities such as taking care of their children, elderly parents and in-laws as well as managing their household responsibilities. A married woman in her lifetime plays many roles such as a daughter, friend, wife, daughter-in-law, mother, mother-in-law, grandmother, etc and in all these roles she puts her hundred percent in order to excel in all of them. The working woman also tries to put her hundred percent in the job that she does so as to excel in it too. In all this hustle and bustle it is seen that the woman in the end excels in all these roles but most of the time lands up forgetting to give time for herself i.e. towards her health, leisure, pleasure and her spiritual development.

All the above points have made the life of the married working women so stressful; thus making it all the more tougher to have a balance between their work and personal life; there is a lack of work-life balance. Thus, the married working woman strives to attain a favorable Work-Life Balance (WLB) in their life.

Work-life balance has become an important issue in the twenty-first century. Work-life balance is a broad concept including prioritizing between "work" i.e. career and ambition on one hand and "life" which includes health, leisure, pleasure, family and spiritual development on the other hand (Dr. P. V. Kulkarni, May 2013).

Work and family life are two sides of the same coin as both are interdependent on each other. On one side, the demands put on her by her job gives her less time for her family and on the other side, her family responsibilities affects her dedication and passion for her work. All these factors put great stress on the married women thus leading to low productivity at work as well as failure to enrich her family life sufficiently. Nowadays, various organizations are trying to enhance and put forth a helping hand for its employees in order to enable them to enjoy a 'work-life' balance. Thus, it can be seen that the issue of work-life balance, needs to be addressed from

both the sides i.e. a corporate or organizational standpoint and from an individual and family perspective.

The woman needs to understand that she requires to have some balance in her life today itself, so that she would be able to remain healthy and active in order to enjoy the fruits of her labour as she grows older. Thus, she needs to decide an ideal work-life balance today i.e. whether 50-50, 60-40, 70-30, etc. that would fit perfectly to suit her priorities. (Dr. P. V. Kulkarni, May 2013).

This study is conducted to know the state of WLB among married women in the banking sector in South Goa. This study also tries to know the problems faced by them and also to identify the various initiatives undertaken by the organizations for promoting WLB.

LITERATURE REVIEW:

Meghna Mukherjee (2016) in her article "Are Women More Stressed than Men?" which was published in the Goa Times; she had compiled various researches that were related to the stress faced by men and women. She had put forth in her article that as for a married woman the stress is all about managing her house, taking care of her children and in-laws, trying to keep her marriage healthy and happy, while striving to do well professionally. All this imposes tremendous pressure on her which unfortunately affects the mind and heart. She also put forth that according to medical experts, gender-specific reasons such as irregular menstrual cycle, early menopause and pregnancy complications also worsen the heart condition in women over time. Stress means different things to different people. Some of the symptoms include becoming agitated, frustrated and moody easily, low self-esteem, headaches, insomnia, feeling lonely and depressed. The article also suggested that woman must find someone to confide in like her husband, partner, parents, friends or even her children; by which when she talks about what is bothering her, it can take off 70 per cent stress from her mind and thus helps her to easily start feeling well.

J. Renee Arathi, R. Rajkumar (May 2015) had conducted a research on "Women and work life balance- rationale behind imbalance- an Empirical study". In the study it is said that the time and efforts they spend for their family and their work place exploit their physical, psychological, emotional and social components. Thus it is essential for women to balance between their family and work. This paper analyzed the difference between level of Work Life Balance among male and female middle level employees and the main reason behind the difference. The researcher used stratified proportionate random sampling in order to select the samples from BHEL, Ranipet and the respondents were from tools, commercial, safety engineering and operations departments. The study showed that the number of promotions and higher incomes are positively correlated with Work Life Balance. Thus the promotions are motivating factor that gives a sense of achievement and emotional satisfaction which in turn helps in the Work Life Balance of women employees. He concluded that if the organizations focus on Work Life Balance of women employees by enriching their role efficacy, then the productivity of the organization as well as the development of the employees will be ensured.

G. Delina Dr. R. Prabhakara Raya (2013) conducted a study on Work-Life Balance in Working Women which revealed that weekly hours of work and the stress associated with work were very important determinants of employees' work-life balance, alongside their occupations, age and caring responsibilities. Problems with balancing in work-life balance of working women affects their health who report stress, muscle tension, weight gain and depression than their male counterparts.

Vijaya Mani (2013) in her research conducted on Work Life Balance and Women Professionals, Tamil Nadu concluded that women professionals are faced with problems of mobility and slow promotions due to time constraints and family responsibilities. They also faced problems in relationships with male subordinates. The study shows that there is some change leading to emancipation of women as they are increasingly getting married by choice of partners than through arranged marriages and entering into inter-caste, inter-religious choices. The age of marriage is also shifting from 22 to 26-30 years of age. However, parents' condition married women and society to accept their roles as subordinates to 'husband' and the 'home' and 'children' as their share of responsibility. Unmarried women have fewer problems but they have constraints on socializing with friends and family. Change in Indian society is slow, but women have definitely started working towards social change by courageously shifting from traditional rules of marriage to modernity.

Rincy V. Mathew and N. Panchanatham (2011) in a research carried on the work-life balance of women entrepreneurs in South India found that women entrepreneurs struggle to juggle highly demanding familial, entrepreneurial, personal and societal duties and needs. The prominent WLB issues that they face are role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks. The complexity of these issues poses very specific demands on the individual's role system. Although support network, quality of health and time management are positive predictors of WLB, dependent care issues and

role overload are negative predictors. Even though the vast majority of respondents struggle with WLB issues, there exist significant variations in the perception of WLB among the various categories of women entrepreneurs.

Jeffrey H. Greenhaus, Karen M. Collins and Jason D. Shaw (2003), in a research carried out on the relation between work-life balance and quality of life found that when individuals invest relatively little of their time or involvement in their combined work and family roles, or when they derive little satisfaction from their combined roles, work–family balance is unrelated to quality of life. Under these conditions, there is little time, involvement, or satisfaction to allocate between roles. Therefore, imbalance produces small differences in engagement or satisfaction between work and family roles that the degree of balance has little or no implications for an individual’s quality of life. Imbalanced satisfaction favoring the family was associated with a high quality of life among those individuals who derived substantial satisfaction from their combined roles.

OBJECTIVES:

- 1) To gain an insight into the lives of married women working in the banking sector in South Goa with respect to their professional and personal life
- 2) To identify factors contributing to stress
- 3) To identify sources of support and hindrances to work-life balance.

RESEARCH METHODOLOGY:

This study is conducted by using both secondary and primary sources of data. Primary data is collected by using questionnaire method consisting 22 items. The questionnaire included various questions about personal details of the respondents, general opinion towards personal and professional life, stress faced, stress related health problems and methods adopted to reduce stress, sources of support and factors that hinder work-life balance, etc. The sample consisted of 40 married women employees working in various public sector banks of Salcete Taluka of Goa. Sample is selected by using convenient sampling method. Total 65 questionnaires were distributed among married women working in banks from that 44 questionnaires collected back. From that 40 questionnaires were found complete in all respect so considered for the present study. Secondary data is collected from journals and research articles and internet.

Statistical tools used for analysis:

The data is analyzed using the SPSS Software and Microsoft Excel. Percentage Analysis, Mean, Standard Deviation are the statistical tools used. The analyzed data is represented using tables.

FINDINGS AND ANALYSIS:

Table 1: Profile of the Respondents

Socio Economic Profile		No. of Respondents	Percentage
Age (in years)	25-35	16	40.00
	36-45	13	32.50
	46-55	9	22.50
	More than 55	2	5.00
Kind of Family	Nuclear	22	55.00
	Joint	18	45.00
Qualification	SSC	2	5.00
	HSC	1	2.50
	Graduation	30	75.00
	Post-Graduation	6	15.00
	Professional Courses	1	2.50
Monthly Income (in Rs.)	Less than 20000	1	2.50
	20000-40000	18	45.00
	40001-60000	13	32.50
	More than 60000	8	20.00
Experience	1-5 years	12	30.00
	6-10 years	8	20.00
	More than 10 years	20	50.00

Socio Economic Profile		No. of Respondents	Percentage
Designation	Clerk	26	65.00
	SWO	3	7.50
	Head Cashier	2	5.00
	Computer Operator	6	15.00
	Officer	3	7.50

Table 1 shows the socio economic profile of respondents which reveals that 40 per cent of the respondents belongs to 25-30 years. Majority of respondents i.e. 55 per cent of the respondents belong to nuclear family. 75 percent of the respondents are graduates. 45 per cent of the respondents have a monthly income from Rs.20000-Rs.40000. 50 per cent of the respondents have experience of more than 10 years. Clerk constitutes 65 per cent of the designations of the respondents.

Table 2: Bank wise frequency of respondents

Name of the Bank	No of Respondents	Percentage
Bank of India	7	17.50
Bank of Baroda	7	17.50
Bank of Maharashtra	6	15.00
Canara Bank	7	17.50
Central Bank of India	5	12.50
Oriental Bank of Commerce	2	5.00
United Bank of India	6	15.00

From Table 2 it is clear that 17.50 per cent respondents were from Bank of India, Bank of Baroda, Canara Bank. Followed by 15 percent from Bank of Maharashtra and Union Bank of India.

Questions were asked to know about professional and personal life of working women like ability to balance professional and personal life, worry about work when not at work, frequency of physically and mentally sick, suffering from stress related problems, etc. Analysis of which are shown in Table 3.

Table 3: Response to Questions about professional and personal life

Question	Response	No of Respondents	Percentage
Ability to balance professional and personal life	Yes	37	92.50
	No	3	7.50
Worry about work when not at work	Never	6	15.00
	Rarely	7	17.50
	Sometimes	17	42.50
	Often	8	20.00
	Always	2	5.00
Frequency of Physically and Mentally Tiredness	Daily	8	20.00
	Once in a week	21	52.50
	Once or twice a month	10	25.00
Stress Related Health Problems	Yes	21	52.50
	No	19	47.50
Health Problems	Blood Pressure	8	20.0
	Obesity	2	5.00
	Frequent headaches	30	75.00
Ways to Manage Stress Related Problems	Yoga/Exercises/Meditation	13	32.5
	Social Networking	9	22.5
	Shopping	2	5.0
	Watching TV/Movies	14	35.0
	Talking to relatives/friends	2	5.00

Table 3 shows that majority of respondents i.e. 92.50 percent working women in banking sector are able to balance their professional and personal life. 42 percent of the respondents said that sometimes they worry about

work when not at work. Percent of respondents feeling tired daily low that is only 20 percent.52.50 percent respondents said that they suffer from stress related health issues. Majority of respondents suffer i.e. 75 percent of respondents faced the health problem of frequent headaches. For managing stress 35 percent of married working women in banking sector watch TV or movies followed by yoga and exercise percent of which is 32.2 percent. For knowing specifically about the personal life of married working women three questions were asked by using five point Likert’s scale which are analyzed in table 4.

Table 4: Responses about Statement about their personal life

Statement	Level of Agreement (in %)				
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I get enough time to spend with family	17.50	62.50	7.50	12.50	-
I get enough sleep	27.50	47.50	5.00	20.00	-
I do only what is important to be done	30.00	30.00	20.00	7.50	12.50

The above table 4 reveals that majority of respondents i.e. 62.50 percent agreed with the statement that they get enough time to spend with their family. 47.50 percent of respondents agreed that they get enough sleep but 20 percent disagreed for the same. Equal no of responses got as strongly agreed and agreed I e 30 percent for statement ‘ I do only what is important to be done’, 7.50 percent and 12.50 percent respondents found disagree and strongly disagree with same, which means they must be doing something which is really unimportant for them.

Table 5: Stressors and Effect on Work Life Balance

Stressor	Effect on Work Life Balance (%)					Mean	S.D.
	No Effect	Minor Effect	Neutral Effect	Moderate Effect	Major Effect		
Working Hours	55	12.5	15	17.5	-	1.95	1.20
Job Insecurity	72.5	5	10	10	2.5	1.65	1.17
Lack of Work Autonomy	50	30	5	7.5	5	2.08	1.85
No Work recognition	45	15	10	27.5	2.5	2.28	1.36
Supervisory Treatment	40	10	22.5	22	5	2.43	1.36
Lack of Opportunity to Develop New Skills	22.5	25	15.5	27	10	2.78	1.35
Inadequate Salary	52.5	20	5	17	5	2.03	1.33
Poor relationship with supervisors/ colleagues	27.5	20	22.5	25	5	2.60	1.28
Lack of promotional Opportunities	30	27.5	22.5	15	5	2.38	1.21
Performance appraisal system	27.5	10	20	37.5	5	2.83	1.34
Ineffective redressal of Grievances	27.5	27.5	10	32.5	2.5	2.55	1.28
Discrimination	45	10	15	20	10	2.40	1.48
Managing Household Responsibilities	12.5	20	2.5	55	10	3.30	1.26
Work Overload	15.0	40	5	22.5	17.5	2.88	1.40
Child Care	27.5	15	5	35	12.5	2.83	1.52
Care of Elderly People	22.5	12.5	12.5	17.5	30	3.21	1.60
Communication Gap at Work Place	20	12.5	20	45	2.5	2.98	1.23

Above table is about stressors and their effect on work life balance. Among all stressor Managing Household responsibilities was rated highest with mean score of 3.30 followed by Care of Elderly with mean score of 3.21 and communication Gap at Work Place with mean score of 2.98. On the other hand Job security scored the lowest mean score i.e. 1.65.

Table 6: Source of Support for Work Life Balance

Source of Support	Frequency	Percent
Spouse	35/40	87.50
Employer	2/40	5.00
Co-Workers	5/40	12.50
Relatives	12/40	30.00
Neighbors	2/40	5.00

The biggest source of support Spouse of the respondents with 87.40 percent of response. Followed by relatives with 30 percent of response

Table 7: Factors as Hindrance in Work Life Balance at work place

Factor	Frequency	Percent
Negative Attitude of Superiors, peers and colleagues	14	35%
Technology	12	30%
Long working hours	4	10%
Frequent travelling due to work commitments	1	2.5%
Meetings after work	14	35%

Table 7 shows the responses for finding out factors that are hindrances in the way of having proper work life balance. Negative attitude of superiors and colleagues and Meetings after work are two factors with highest responses for the same with 35 percent, followed by technology with 30 percent. Frequent travelling due to work commitments has got lowest response i.e.2.5 percent

CONCLUSION:

The findings indicate a large majority of married working women working in public sector banks salcete, Goa are able to balance their work and personal life effectively. It is also seen that most of the respondents are happy within their field of work and thus we also see that 50% of the respondents are working in their respective fields for more than 10 years. However it can be concluded that even though the respondents are happy, yet they worry about work when they are not at work. Majority of the respondents are living in nuclear families and receive maximum support from not only their spouse but also from their relatives.

The study also concludes that most of the married women are satisfied with their personal lives; they are able to get enough sleep and manage their work by doing only what is important to be done. Majority of the respondents faced highest stress from work overload, child care and taking care of elderly parents. The study also concludes that high levels of stress can cause stress related health problems like frequent headaches, high/low blood pressure and obesity. From the study, it can be concluded that majority of the married working women prefer to watch T.V. and movies and take part in recreational activities like yoga, exercises and meditation to release their stress. The major factors that hindered the WLB of the married working women were negative attitude of the superiors, peers and colleagues followed by meetings after work. Spouse and relatives offer a significant amount of support to women.

LIMITATIONS:

The major limitation of the present study was the sample size which is limited to 40 respondents. It was very difficult to find working women in banks who are married and are ready to give responses about their professional and personal life. One more limitation is the present study is restricted to only Salcete Taluka of Goa and only public sector banks were covered for conducting the survey.

FUTURE SCOPE OF STUDY:

The present study can be extended to whole Goa by covering large sample and public and private sectors banks too. A comparative analysis can also be undertaken between employees of public and private sector bank.

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