

Work Life Balance of Selected Public Sector Bank Women Employees In Tiruchirappalli

Dr. M. Sirajudeen¹, A. Mohamed Sirajudeen²

¹Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
Affiliated to Bharathidasan University Tiruchirappalli - 20.

²Ph. D Research Scholar in Commerce,
Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University,
Tiruchirappalli - 20.

ABSTRACT

The concept of Work–life balance is the maintenance of a balance between responsibilities at work place and at home. Work-life balance is an equilibrium state in which the demand of both professional and personal life is same. Women achieved better progress in every walk of life and made a mark where ever they are. But her role at home has remains the same. A study of this research covered the challenges being faced by women employees working in selected public sector banks in Tiruchirappalli. This research is an attempt to measure the level of work life balance and identify the most significant factor. A survey is conducted with 90 women employees from the selected public sector banks to perform quantitative analysis.

Keywords: Equilibrium State, Work Life Balance, Public Sector Banks.

INTRODUCTION

Human resource management (HRM) is defined as the management of people in organization. It is the systematic approach to achieve organizational objectives, through the optimal use of employees. The objective is to ensure that the organization has the required human resources to achieve its goals. “HRM is concerned with the people dimension in management. It is a process consisting of four function acquisition, development, motivation, and maintenance of human resources”.

In addition to the general challenges of employees in an organization, it should be recognized that female employees do have additional challenges in terms of various aspects. It should be also noted that the expectations towards working women have been tremendous without any compromise. Women in this century is also equally good and very competitive in both working and personal life. Therefore, at times, work-life balance between the professional career and family or personal have become a greater concern, especially among the women employees since they do have additional responsibilities towards family management and development. Hence achieving work-life balance is an ultimate focal point of the women’s life today.

Work Life Balance is a concept including proper prioritizing between work (career and ambition) and “Life Style” (health, pleasure, leisure, family, and spiritual development). This is related to the idea of lifestyle choice. Work life balance describes the relationship between your work and the commitments in the rest of your life, and how they impact on one another.

This paper is an initial attempt to explore the tough challenges faced by working women from public sector banks in maintaining a balance between their personal and professional life. Factors such as family and health

or stress affecting the work-life balance of working women employees from banks have been studied in this paper.

LITERATURE REVIEW

There have been numerous definitions about work life balance and following is a literature compilation of definitions from various authors.

Lakshmi and Gopinath (2013) studied work life balance of women employees has become an important subject since the time has changed from men earning the family living in today's world where both men and women equally share the responsibility of earning for the betterment of their family life. In the initial stages, women had to struggle a lot to establish their identity in this competitive world, both in the society as well as in the professional life. But with the advancement in educational and training institutions, things have improved to a great extent.

Maiya and Bagali (2014) examined an empirical investigation on work-life balance among working mothers: Emerging HRM interventions. Their study was conducted with a view to provide a deep insight of work-life balance of working mothers in Public and Private sector. An experimental survey of equal number of Public and Private sector employees were carried out. Both the sectors were evaluated on six sub scales viz., personal factors, balancing factors, organizational support, motivational factors, career advancement and psychological factors.

Ashwini and Kumaraswamy (2014) study dealt with work-life balance of the banking employees in order to determine the level of their Work Life Balance which is having very high importance on their total wellbeing and hence their productivity and entire business growth.

Renuka Devi and Kanagalakshmi (2015) studied that Work Life Balance is the key issue that is bothering many corporate and employees. The data pertaining to the study has been collected from professionals working in I.T. companies in Chennai to identify the factors influencing Work-life balance and to study the personal & organizational profile. Analysis of literature and available data reveals that many employees were facing problems in adjusting their family life and personal life with their organizational workload.

Muthu, Mokana et al., (2015) discussed a study regarding the influence of emotional, spiritual intelligence, organizational support job engagement and technology advancement on employees work-life balance. The findings showed that emotional intelligence, job engagement and organizational support were found positively and significantly related to work-life balance. Furthermore, both technology advancement and work overload were found negatively and significantly related to work-life balance. However the findings indicated that spiritual intelligence was not significantly related to work-life balance.

Gaffoor and Sareena (2016) study was to identify factors affecting work life balance of married working women in banking sector and this study focuses on Bank of Ceylon head office. The total married working

women in the bank of Ceylon head office is 320 employees, out of that married female employees who have at least one child below 15 years old not known therefore the study used the snowball sampling techniques to collect the data and to select 32 head office married female employees who have at least one child below 15 years old. Findings of the study indicate that there is a positive relationship between work life balance factors (child care, working hours, and support system) and work life balance of married working women at the significant level 0.01.

Jeyarathnam(2017) research study identified the factors that influence work-life-balance of women professionals in IT industry in Tamil Nadu, India. The respondents have agreed that twenty eight components have influenced the work-life-balance of respondents in the first stage. The factor analysis revealed that five factors such as Job Nature, Work Load, Job Environment, Organizational Support and Family Domain are the predominant factors that influence work-life-balance of women professionals. The correlation analysis has also confirmed that there exists positive correlation among the five factors and they are close-knit factors.

RESEARCH METHODOLOGY

The study is a collection of both primary and secondary data. A structured questionnaire is designed to measure their work–life balance among women bank employees in Tiruchirappalli. The public sector banks selected for this study are State bank of India and Indian bank. This questionnaire was distributed to 90 women employees in Tiruchirappalli in the selected branches of public sector banks. The researcher adopted census technique for collecting data from women bank employees.

RESEARCH OBJECTIVES

- To analyze the socio-economic status of women employees from the selected public sector banks in Tiruchirappalli.
- To measure the level of work life balance factors among the women employees
- To test significance of work life balance across socio-economic status of women employees from the selected public sector banks in Tiruchirappalli.
- To identify the most significant factor of work life balance among the women employees from the selected public sector banks in Tiruchirappalli

HYPOTHESES STATEMENT

Hypothesis 1: There is a significant difference exist between work life balance and its factors across marital status.

Hypothesis 2: There is a significant difference exist between work life balance and its factors across monthly income

RESULTS AND DISCUSSION

Results and discussion are central steps in the research process. The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research. Interpretation is the search for the broader meaning of findings. Analysis is not fulfilled without interpretation; and interpretation cannot proceed without analysis; so, both are

inter dependent. A detailed analysis of the collected data has been attempted as per the objectives stated earlier. Hypotheses were also tested based on the findings of the study, interpretations and conclusions were drawn.

Table 1 Distribution of socio-economic status of the women employees from selected public sector banks in Tiruchirappalli

Description	Category	Frequency	Percentage
Marital status	Married	67	74.4
	Unmarried	23	25.6
	Total	90	100.0
Age (in years)	Below 30	15	16.7
	30 - 35	26	28.9
	35 - 40	30	33.3
	Above 40	19	21.1
	Total	90	100.0
Type of family	Joint	31	34.4
	Nuclear	59	65.6
	Total	90	100.0
Educational qualification	Undergraduate	42	46.7
	Postgraduate	30	33.3
	Professionals	18	20.0
	Total	90	100.0
Job position	Managerial	6	6.7
	Clerical	74	82.2
	Non-clerical	10	11.1
	Total	90	100.0
Monthly income (In Rs.)	Below 25000	24	26.7
	25000 – 50000	55	61.1
	Above 50000	11	12.2
	Total	90	100.0

Source: Survey data

Table 4.1 shows that, 74.4% of the employees are married and 25.6% of them are unmarried, majority 33.3% of the employees are 35 to 40 age group, 65.6% of them living as nuclear family, 46.7% of them are

undergraduates, 82.2% of the employees are working in clerical cadre and 61% of them earn Rs.25000 to Rs.50000 as their monthly income.

Table 2 LEVELS OF WORK LIFE BALANCE FACTORS OF WOMEN BANK EMPLOYEES IN TIRUCHIRAPPALLI

Factors	Category	Frequency	Percentage
Job Engagement	Low	15	16.7
	Moderate	52	57.8
	High	23	25.5
	Total	90	100.0
Work load	Low	22	24.4
	Moderate	45	50.0
	High	23	25.6
	Total	90	100.0
Technology advancement	Low	14	15.5
	Moderate	52	57.8
	High	24	26.7
	Total	90	100.0

Source: Survey data

The level of work-life balance has been classified into three e categories, namely, low level, moderate level and high level for analytical purpose. While the score value of the respondent $\geq (+SD)$ and the score values of the respondent $\leq (-SD)$ have been classified as high level work-life balance and low level work-life balance respectively and the score values between $(+SD)$ and $(-SD)$ have been classified as medium level work-life balance. And SD is the arithmetic mean and standard deviation which are calculated from the Score values of 88 respondents. From the table 4.2, it is seen that, 57.8% of the employees opined job engagement as moderate level, 25.5% of them have high level and only 16.7% of them have low level of opinion towards job engagement. 50% of the employees have moderate level, 25.6% of them have high level and 24.4% of them

have low level of opinion towards work load. 57.8% of the bank employees have moderate level, 26.7% of them have high level and only 15.5% of them have low level of opinion towards technological advancement.

GARRET RANKING METHOD

The garret ranks are calculated by using appropriate Garret ranking method using the formula as given below. Based on the Garret ranking table the value is obtained.

$$\text{Percent position} = 100 (R_{ij} - 0.5) / N_j$$

Where, R_{ij} is the rank given for i^{th} item by the j^{th} sample respondents and N_j is the total rank given by the j^{th} sample respondents

Table 3 RANKS RELATED TO THE FACTORS OF WORK LIFE BALANCE

S. No.	Particulars	Ranks								Total
		1	2	3	4	5	6	7	8	
1	Overstay in the office to finish your work	8	10	25	7	20	5	10	5	90
2	Minimize career scope	5	6	10	25	19	10	8	7	90
3	Stress from juggling work and home responsibilities	8	18	10	24	11	6	9	4	90
4	Support from family members	20	12	10	22	8	6	7	5	90
5	Support from colleagues	25	14	8	11	10	12	6	4	90
6	Gender discrimination	4	6	10	7	17	8	16	22	90
7	Issues related to work life balance with Superior	9	12	21	10	12	8	8	10	90
8	Communication in reporting work	10	9	9	14	20	12	7	9	90

Table 4.3 shows the ranks given by sample respondents on the various items related to work life balance. It reveals that most of the employees were favor to the items 4 and 5.

Table 4 PERCENTAGE POSITION AND GARRET VALUE

S.No.	Percent position	Garret value
1	$100(1-0.5)/8 = 6.25$	80
2	$100(2-0.5)/8 = 18.75$	69
3	$100(3-0.5)/8 = 31.25$	60
4	$100(4-0.5)/8 = 43.75$	53
5	$100(5-0.5)/8 = 56.25$	47
6	$100(6-0.5)/8 = 68.75$	41
7	$100(7-0.5)/8 = 81.25$	32
8	$100(8-0.5)/8 = 93.75$	20

Table 4.4 shows the percent position obtained using the Garret ranking formula as mentioned above and based on the percent position the Garret value is obtained from the Garret ranking table. The Garret ranking scores were shown in table 4.5

Table 5 Garret ranking scores of factors of work life balance

S. No.	Particulars	Ranks								Total
		1	2	3	4	5	6	7	8	
1	Overstay in the office to finish your work	640	690	1500	371	940	205	320	100	4766
2	Minimize career scope	400	414	600	1325	893	410	256	140	4438
3	Stress from juggling work and home responsibilities	640	1242	600	1272	517	246	288	80	4885
4	Support from family members	1600	828	600	1166	376	246	224	100	5140
5	Support from colleagues	2000	966	480	583	470	492	192	80	5263
6	Gender discrimination	320	414	600	371	799	328	512	440	3784
7	Issues related to work life balance with Superior	720	828	1260	530	564	328	256	200	4686
8	Communication in reporting work	800	621	540	742	940	492	224	180	4539

Table 6 FINAL GARRET RANKS OF FACTORS OF WORK LIFE BALANCE

S.No.	Particulars	Total score	Average score	Rank
1	Overstay in the office to finish your work	4766	595.75	4
2	Minimize career scope	4438	554.75	7
3	Stress from juggling work and home responsibilities	4885	610.63	3
4	Support from family members	5140	642.50	2
5	Support from colleagues	5263	657.88	1
6	Gender discrimination	3784	473.00	8
7	Issues related to work life balance with Superior	4686	585.75	5
8	Communication in reporting work	4539	567.38	6

The final Garret ranks of the work life balance were depicted in table 4.6. It shows that, the first rank is the “support from colleagues” item, followed by “support from family members” as second rank, “Stress from

juggling work and home responsibilities “as third rank, “overstay in the office to finish your work” as fourth rank, “issues related to work life balance with superior” as fifth rank, “communication in reporting work” as sixth rank, “minimize career scope” as seventh rank and “gender discrimination” as eighth rank

Student’s t-test on marital status of bank employees towards work life balance

Null Hypothesis: There is no significant mean difference across marital status towards work life balance

Alternative Hypothesis: There is a significant mean difference across marital status towards work life balance

Table 7 STUDENT’S T-TEST FOR SIGNIFICANT DIFFERENCE ACROSS MARITAL STATUS TOWARDS WORK LIFE BALANCE AMONG BANK EMPLOYEES

Factors of work life balance	Marital status				t -value	p- value
	Married (n=67)		Unmarried (n=23)			
	Mean	SD	Mean	SD		
Job Engagement	23.23	9.15	24.11	7.91	2.669	0.002**
Work load	21.34	7.55	19.35	6.12	2.756	0.000**
Technology advancement	10.87	4.71	11.71	4.04	3.125	0.001**

Significant at 5% level

Table 4.7 on t-test reveals that, the two tail significance for the marital status indicates that $p < 0.05$ and, therefore, is significant. It shows that there exists a significant mean difference among the bank employees on

job engagement ($t = 2.669, p < 0.01$), work load ($t = 2.756, p < 0.01$) and technology advancement ($t = 3.125, p < 0.01$).

One-way ANOVA on monthly income of bank employees towards work life balance

Null Hypothesis: There is no significant mean difference across monthly income towards work life balance

Alternative Hypothesis: There is a significant mean difference across monthly income towards work life balance

Table 8 ANOVA FOR SIGNIFICANT DIFFERENCE ACROSS MONTHLY INCOME TOWARDS WORK LIFE BALANCE AMONG BANK EMPLOYEES

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Job Engagement	Between Groups	186.312	2	93.156	3.223	0.001**
	Within Groups	2514.325	87	28.900		
	Total	2700.637	89			
Work load	Between Groups	214.092	2	107.046	2.981	0.000**
	Within Groups	3123.721	87	35.905		
	Total	3337.813	89			
Technology advancement	Between Groups	240.862	2	120.431	3.598	0.000**
	Within Groups	2911.855	87	33.469		
	Total	3152.717	89			

Significant at 1% level

One – way ANOVA was applied to find the significant mean difference between monthly income towards work life balance among the bank employees and the result showed (Table 4.8) that there is a significant mean difference in the monthly income of the bank employees towards job engagement ($F = 3.223, p < 0.01$), work load ($F = 2.981, p < 0.01$) and technology advancement ($F = 3.598, p < 0.01$).

The findings of the study support the findings of the research by Golla and Vernon 2006, which suggests that non standard schedules such as night shifts are viewed as balancing technique by employees with child care responsibility, The independent sample T-test suggested that the marital status of the individuals affect the Work-life Balance, Work-life conflict, psychosomatic disorders and turnover intentions. Thus, the study has drawn various conclusions about the present scenario of BPO companies. We see the various obstacles coming in way in the empowerment of women. Women are trying every possible way to manage their personal as well as professional lives efficiently. Yet, the various hindrances are stopping them to do so. Progress can only be shown when we remove all such issues like gender bias and income inequality. Motivation of women and The findings of the study support the findings of the research by Golla and Vernon 2006, which suggests that non standard schedules such as night shifts are viewed as balancing technique by employees with child care responsibility, The independent sample T-test suggested that the marital status of the individuals affect the Work-life Balance, Work-life conflict, psychosomatic disorders and turnover intentions. Thus, the study has drawn various conclusions about the present scenario of BPO companies. We see the various obstacles coming in way in the empowerment of

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CONCLUSION

It is suggested that non-standard schedules such as excessive work time are viewed as balancing technique by women employees with child care responsibility. The factors job engagement, work load and technological advancement towards work life balance among the women employees from the selected public sector banks are significantly differ with the socio-economic status of them. The independent sample t-test suggested that the marital status affect the Work-life Balance. Thus, the study has drawn various conclusions about the present scenario of women employees working in public sector banks of Tiruchirappalli. 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 the removal of all such issues like gender bias, income differentiation shows the progress of inequality.

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