CAREER FAMILY BALANCE AMONG WORKING **WOMEN**

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Abstract - The role of working women has changed throughout the world due to economic conditions and social demands. This has resulted in a scenario in which working women have tremendous pressure to develop a career as robust as their male counterparts while sustaining active engagement in personal life. The ever-increasing work pressure is taking a toll on the working women leaving them with less time for themselves. The increasing responsibilities on the personal front with the technological blessings like advanced mobile phones, notepads, etc. that keeps career family integrated with personal life also creates stress on personal and professional fronts in this knowledge age. This affects the person's physical, emotional and social well-being. Thus, achieving career family balance is a necessity for working women to have a good quality of life. This paper is an attempt to explore the tough challenges faced by working women in maintaining a balance between their career and family. The various factors affecting the career family balance of married working women have been examined in this study. The tool used for the study is the manual on career family balance of The Industrial Society (now the Work Foundation) by Daniels and McCarraher. Data were subjected to descriptive statistics and it was found that the problems faced by the working women of Chidambaram in terms of career family balance are quite high. The results also indicate that the career family balances of individuals affect their quality of life.

Keywords - Career family balance, working women,

INTRODUCTION

Career family Balance of working women 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 balance. Hence it is for the betterment of their family balance. Hence it is very necessary to know how the women balance very professional and domestic 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.

Historical data from employment survey in India indicates that the employment rate of women has remarkably increased by 3.6% per year from the year 1991 to 2001. Women in India have broken barriers and built bridges in the professional flat forms. Career family Balance focuses on two main aspects called Achievement and enjoyment. This means that a woman should be able to have job satisfaction (Enjoyment) and at the same time be able to grow up in his career (Achievement) when a working woman is able to achieve and enjoy her professional and personal life; it means she has a positive career family balance.

After the Industrial Revolution in the second half of the 18th century, there was a tremendous change in the pattern and concept of professionalism. This has given a new dimension to career family balance. But there is no one perfect shape to career family balance. It varies from individual to individual because priorities differ according to individual life styles. It not only changes in priorities but also changes in status, like when one is unmarried, after marriage, after childbirth, when a new career begins and this keeps on changing till one's retirement. With this increasing industrialization and education, employment opportunities for women have also increased. And with increasing economic conditions, it has become a necessity that both husband and wife need to career to have a normal life. In this fast growing and competitive world, as every possible opportunity for employment is increased, the organizations need to create a congenial atmosphere where employees can balance their professional and personal life. Only when an employer has a positive career family balance, she can be productive and give her best to her organization. Hence industries are working out schemes which can attract as well as retain their employees.

Importance of career family Balance for Women

Studies have shown that the majority of women are working 40-45 hrs/week out of which almost 53% of them struggle to achieve balance. The reason behind this struggle is that they are being challenged by the demands of their organization versus the commitments of their home. They need to manage the daily requirements of their family as one side and the multiple schedules, meetings, business requirements and other routine responsibilities at work. Women at work need to be taken care by their employers. Employers to work out schemes that would not only attract and retain the employees for a longer period but also make them highly productive. Organizations have many such facilities like, Transport, Canteen, Day care centers, Postal/saving schemes, Flexi-working hours, part-time working, provide the information about career family balance policies and special leave arrangement such as Annual leave & public holiday leave, Career Break leave, Leave for elective representative, Leave to attend as witness at court in your organization, Health care centers, rewards & recognition, career growth, Insurance plans, Job rotation, Incentives, Performance related pays, Rest rooms and other government schemes like maternity, marriage, sick leave benefit, & medical benefits. And other career family balance options like Staff counseling, Organizational psychology unit, Workplace Health Promotion, Social clubs, Preretirement club, Women's network, Breast feeding support groups etc. These schemes help the women employees to work peacefully without any family, children tension so that they able to give their best at work. Moreover, organizations have women empowerment schemes like

Forums, Committees, Grievance redresses system, suggestion schemes where a women is empowered to share her views, complaints and suggestions with the Top Management and derive solutions for the same.

Scope of the Study

The current study described the career family balance, their satisfaction level, their stress, working environment and impact of family support characteristics among working women. It is also seen that the study is confined to cover career balance, family balance and its relationship between these two concepts of working women. As a universal truth that we have only 24 hours in a day that can be divided into three most important activities: career, family and rest. We cannot ignore any of them and when one of these activities takes Precedence over others in terms of demands on time and attention, there is little scope available for the other two. Most of the people interpret satisfactory career balance differently, with some needing more time than others to experience well being. From the study, banking sector can identify the areas to be improved and find ways to satisfy employees with better career, family and satisfaction in the best possible way.

REVIEW OF LITERATURE

Jeffrey H. Greenhaus,a,* Karen M. Collins,b and Jason D. Shawc (2003) We examined the relation between work-family balance and quality of life among professionals employed in public accounting. Three components of work-family balance were assessed : time balance (equal time devoted to work and family), involvement balance (equal involvement in work and family), and satisfaction balance (equal satisfaction with work and family). For individuals who invested substantial time in their combined work and family roles, those who spent more time on family than work experienced a higher quality of life than balanced individuals who, in turn, experienced a higher quality of life than those who spent more time on work than family. We observed similar findings for involvement and satisfaction. We identified the contributions of the study to the work-family balance literature and discussed the implications of the findings for future research. 2002 Elsevier Science (USA). All rights reserved.

Toyin Ajibade Adisa et al (2014), investigated the challenges and the realities of work family balance among Nigerian female doctors and nurses in their hysteric efforts to balance their work and family obligations. The paper explores various issues that arise in the procedure of juggling their work and family commitment, and extend recommendations based on these issues. In doing so, semi-structured qualitative interviews were carried out among 131 female medical workers (60 female doctors and 71 female nurses') respectively. The whole data used for this experimental study were collected across the six-geopolitical zones of Nigeria using a typical-all-round qualitative method. The findings thus reveal a number of workplace and domestic problems that threaten female doctors and nurses in their quests for work-family balance. Accordingly making work family strife more pronounced among them. It was, therefore, hoped that the issue of work family balance examined in this study will broaden the understanding, from a gender perception, in a particular and understudied context of Nigeria.

Carl P. Maertz Jr, Scott L. Boyar (2011), the authors differentiated work family research that conceptualizes and measures conflict as a consolidated level versus as a conflict event or episode. They critique the "levels" literature in the areas of conflict, enrichment, and balance. They next review the work family "episodes" literature for the first time. They then introduce a framework that clarifies definitional inconsistencies and integrates the key constructs in the WF literature in a new way. This framework proposes that an employee's mental conceptualizations significant to work family roles can be discrepant with actual role performing or with another mental conceptualization. These discrepancies form one's level of work family balance or imbalance. The authors recommend that researchers adopt work family balance as the central levels make, which changes primarily through the occurrence of work family conflict episodes and work family enrichment episodes. They finally discuss research and realistic implications of this framework.

RESEARCH METHODOLOGY:

The paper as conceded out on the basis of primary and secondary data. An effort will create to collect the genuine response about career family balance with special reference to working women in banks. The primary data, for this purpose of structured questionnaire was developed to collect the responses from the working women in banks. And the secondary data was collected from Literature reports, statistical figures and such other data are collected from books, journals, magazines and other published data. Systematic Sampling Technique would be used in order to collect the primary data. Samples were been taken from Indian banks in Chennai.

OBJECTIVES OF THE STUDY

To identify the influence of support, stress and working environment on career family balance of women employees in banking sector.

HYPOTHESES OF THE STUDY

There is no influence of support, stress and working environment of women employees in banking sector.

ANALYSIS AND INTERPRETATION

Table 1: Influence of support, stress and working environment on career family balance **Model Summary**

ń	Jan 1 and 1						
			Adjusted R	Std. Error of			
	R	R Square	Square	the Estimate	F	p	
	0.729	0.531	0.526	0.21031	104.265	0.001	

Source: primary data

The table 4.14 shows the result of multiple regression analysis for influence of support, stress and working environment on career family balance for the sample strength of 280 women bank employees in Chennai. Career family balance was considered as a dependent variable. In this analysis, support, stress and working environment were considered as independent variables.

Null Hypothesis (H_0) : There is no influence of support, stress and working environment on career family balance.

The obtained F value is 104.265 and p-value is 0.001, which is significant at one percent level. It shows that there is significant influence support, stress and working environment on career family balance among women bank employees in Chennai. The R² square is 0.531. This is implies that 53.1 percent of the variation on career family balance is explained by independent variables such as support, stress and working environment.

Coefficients

		Un standardized Coefficients		Standardized Coefficients		
S.No.	Variables	В	Std. Error	Beta	t	p
	Constant	1.101	0.205		5.371	0.001
1	Support	0.338	0.067	0.359	5.080	0.001
2	Environment	0.271	0.047	0.406	5.747	0.001
3	Stress	0.003	0.003	0.042	1.026	0.306

Dependent Variable: career family balance Source: primary data

Considering the significant individual regression coefficients, it is seen that the variable support found that Beta value is 0.539. The t value is 5.080. The p value is 0.001. It is inferred that to have one unit increases in career family balance, support by 35.9 percent. The regression p value is less than 0.001 and the alternative hypothesis is accepted and the null hypothesis is rejected. Hence, it is concluded that there is influence of support on career family balance among employees in Chennai.

Considering the significant individual regression coefficients, it is seen that the variable environment found that Beta value is 0.406. The t value is 5.747. The p value is 0.001. It is inferred that to have one unit increases in career family balance, environment by 40.6 percent. The regression p value is less than 0.001 and the alternative hypothesis is accepted and the null hypothesis is rejected. Hence, it is concluded that there is influence of environment on career family balance among employees in Chennai.

Considering the significant individual regression coefficients, it is seen that the variable stress found that Beta value is 0.042. The t value is 1.026. The p value is 0.306. It is inferred that to have one unit increases in career family balance, stress by 0.042 percent. The regression p value is greater than 0.050 and the alternative hypothesis is rejected and the null hypothesis is accepted. Hence, it is concluded that there is no influence of stress on career family balance among employees in Chennai.

The analysis found that there is an influence of support and working environment on career family balance. The analysis also found that there is no influence of stress on career family balance among women bank employees in Chennai.

Table 2: Influence of support on career family balance **Model Summary**

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		Adjusted R	Std. Error of		
R	R Square	Square	the Estimate	F	p
0.693	0.480	0.476	0.22105	127.971	0.001

Source: primary data

Coefficients

		Un standardized Coefficients		Standardized Coefficients		
S.No.	Variables	В	Std. Error	Beta	t	p
	Constant	1.202	0.145		8.284	0.001
1	Family Support	0.390	0.043	0.513	9.069	0.001
2	Career Support	0.236	0.055	0.242	4.278	0.001

Dependent Variable: career family balance

Source: primary data

The table 4.15 shows the result of multiple regression analysis for influence of support on career family balance for the sample strength of 280 women bank employees in Chennai. Career family balance was considered as a dependent variable. In this analysis, support was considered as independent variable and also classified into two types such as family support and career support.

Null Hypothesis (H_0): There is no influence of support on career family balance.

The obtained F value is 127.971 and p-value is 0.001, which is significant at one percent level. It shows that there is significant influence support on career family balance among women bank employees in Chennai. The R² square is 0.480. This is implies that 48 percent of the variation on career family balance is explained by support.

Considering the significant individual regression coefficients, it is seen that the variable family support found that Beta value is 0.513. The t value is 9.069. The p value is 0.001. It is inferred that to have one unit increases in career family balance, family support by 51.3 percent. The regression p value is less than 0.001 and the alternative hypothesis is accepted and the null hypothesis is rejected. Hence, it is concluded that there is influence of family support on career family balance among employees in Chennai.

Considering the significant individual regression coefficients, it is seen that the variable career support found that Beta value is 0.242. The t value is 4.278. The p value is 0.001. It is inferred that to have one unit increases in career family balance, career support by 24.2 percent. The regression p value is less than 0.001 and the alternative hypothesis is accepted and the null hypothesis is rejected. Hence, it is concluded that there is influence of career support on career family balance among employees in Chennai.

The analysis found that there is an influence of family support and career support on career family balance. Family support was highly influenced on career family support when compared with career support among women bank employees in Chennai city.

Table 3: Influence of stress on career family balance Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	F	p	
0.055	0.003	-0.011	0.30726	0.210	0.933	

Source: primary data

Coefficients

		Un standardized Coefficients		Standardized Coefficients		
S.No.	Variables	B Std. Error		Beta	t	p
	Constant	3.115	0.257		12.116	0.000
1	Work Place Environments	0.006	0.020	0.020	0.280	0.780
2	Family Stress	-0.002	0.014	-0.011	-0.163	0.871
3	Harassment	0.010	0.012	0.058	0.826	0.409
4	Workplace Stress	-0.003	0.013	-0.016	-0.198	0.843

Dependent Variable: career family balance

Source: primary data

The table 4.16 shows the result of multiple regression analysis for influence of stress on career family balance for the sample strength of 280 women bank employees in Chennai. Career family balance was considered as a dependent variable. In this analysis, stress was considered as independent variable and also classified into four factors such as work place environments, family stress, harassment and workplace stress.

Null Hypothesis (**H**₀): There is no influence of stress on career family balance.

The independent variables such as work place environments, family stress, harassment and workplace stress obtained p values are greater than 0.050. Hence, it is concluded that there is no influence of work place environments, family stress, harassment and workplace stress on career family balance among women employees in Chennai city.

FINDINGS

- The analysis found that there is an influence of support and working environment on career family balance. The analysis also found that there is no influence of stress on career family balance among women bank employees in Chennai.
- The analysis found that there is an influence of family support and career support on career family balance. Family support was highly influenced on career family support when compared with career support among women bank employees in Chennai city.
- The independent variables such as work place environments, family stress, harassment and workplace stress obtained p values are greater than 0.050. Hence, it is concluded that there is no influence of work place environments, family stress, harassment and workplace stress on career family balance among women employees in Chennai city.

SUGGESTIONS:

- Employers can develop the programs where they can create awareness about the impact of career family balance at working women career and family balance.
- A supportive career life organizational culture should be developed and implemented toughly Family get together can be organized by the employer.
- The women working in private banks having less than 10 years of experience get less support from both family and workplace. But they are good in their self-management.
- The chief managers are more satisfied with personal life and less support from workplace. Their workload is also more.
- Bank should have formal counseling department to understand the workers career family balance problems and to help the workers to get the solution.
- Career family balance improves the productivity and eliminates job stress; employers can also make efforts to know the workload and job demands.

CONCLUSION

Women constitute an important section of the workforce. However, the their situation of a large number of well qualified women who due to various situations have been left out of their jobs wants to be addressed. The problems faced are several but significantly most often the "break in their careers" arises out of parenthood and family responsibilities. It is manifest from the above study that working women working in the banking industry to maintain a balance of career can have serious implications on the life of an individual. Career and family life conflict occur when the burden, obligations and responsibilities of career and family roles become incompatible; it is very difficult to balance career and family.

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