

A STUDY ON WORK LIFE BALANCE AMONG MARRIED WOMEN IN BANKS WITH REFERENCE TO MADURAI CITY

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Abstract

Work life balance is an art of having a positive balancing attitude between one's personal and professional life. In modern era women has more responsibility than men in society as well as inside the family. They are in position to earn for the betterment of the family and it becomes indispensable to strive more for increasing their standard of living in the society. In this situation, it is a difficult task for women to maintain equilibrium between professional and personal life. Work-life balance is one of the most challenging issues being faced by the woman employees in the 21st century. Hence, an attempt has been made to analyze the significant factors affecting work life balance of married woman employees in banking sector. Data was collected with the help of a structured questionnaire and it was analyzed using statistical tools like Chi-square, ANOVA and Mean score by using SPSS package. The study revealed that there is a significant relationship between the workload and nature of sector.

Keywords: Work life balance, Personal life, Professional life, working women, Technology advancement

INTRODUCTION

In the recent years there has been a rapid increase in woman's employment in financial institutions both in public and private sector banks. Although both men and women are facing same problems at day to day activities, women are facing more challenges to maintain balance between family and work. Female in workforce are now a significant and ongoing pressure group calling for flexibility at work. Work life balance concept allows woman employees to contribute equal time in their personal as well as professional lives. But nowadays woman employees spend more time in office which affects personal life directly and making complicated to complete house hold activities.

STATEMENT OF THE PROBLEM

Stress is a universal problem and the employees working in different organizations have to deal with it, especially woman employees in banks are under a great deal of pressure due to many antecedents of stress. They play a multifaceted role as wife, mother, mother-in-law, daughter-in-law, daughter at home and also a responsible employee in banks. The stress faced by them contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache, backache and the like. Hence, an attempt has been made to study the work life balance among working women in banks in Madurai city.

REVIEW OF LITERATURE

The previous studies relating to occupational stress and work life balance have been reviewed and their findings are discussed as follows.

Meenakshi and Ravichandran (2012) highlighted problems faced by women teachers in achieving Work Life Balance and accordingly suggested ways which would benefit both individual and the organization. Study also revealed that the women teachers knew the importance of WLB and they tried to reach it by scheduling their activities by proper time management.

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 affect their health who report stress, muscle tension, weight gain and depression than their male counterparts.

K.SanthanaLakshmi et al, (March 2013) has examined that the educational institutions should address the Work Life Balance related issues among their staff, specifically women and take a holistic approach to design and implement the policies to support the teaching staff to manage their WLB. KumariK.Thriveni et al, (2012) have studied and analyzed the significant relationship between the demographic variables and WLB.

Vijaya Mani (2013) has revealed the major factors influencing the Work Life Balance of Women professionals in India such as role conflict, lack of recognition, organizational politics, gender discrimination, children and elderly care issues, quality of health, problems in time management and lack of proper social support.

Goyal K.A, Agrawal A (2015) in the paper titled " Issues and challenges of Work life balance in banking industry of India" explained that Work life balance policies and programs are an investment in an organization for improving productivity,

reducing absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated workforce especially in banking industry.

Kumaraswamy M., Ashwini S.(2015) in paper titled "Challenges in WLB of Married working Women" revealed that it is important for employees to maintain a healthy balance between work and their private lives. Generally those employees who have better work- life balance contribute more towards the success of the organization. The organization can render better service to the customers by having productive and efficient employees. Family sphere changes that have impacted the work life balance of individuals in today's context include nuclear families, single parent households, and dual earning parents, parents working at different locations and increasing household work.

OBJECTIVES

- To analyze the factors influencing work life balance among married women working in banking sector.
- To suggest suitable measures for the improvement of the work-life balance

RESEARCH METHODOLOGY

Population and Sample

Simple Random Sampling method has been used to collect primary data from 100 married women employees of private and public sector banks in Madurai city by means of a structured questionnaire.

Statistical Tools

The primary data collected from the employees has been analyzed with the help of statistical tools like ANOVA, correlation, chi-square test and percentage analysis.

HYPOTHESIS

H₀₁: There is no significant association between age and the factors influencing WLB

H₀₂: There is no significant association between experience and the factors influencing WLB

H₀₃: There is no significant association between age & opinion towards WLB

H₀₄: There is no significant association between experience & opinion towards WLB

RESULTS AND DISCUSSION

TABLE 1
Socio-economic Profile

Personal data		No. of respondents	Percentage
Age	25 – 35	35	35
	36 – 45	39	39
	46 – 55	25	25
	More than 55	1	1
Type of family	Nuclear	91	91
	Joint	9	9
Educational qualification	Graduate	42	42
	Post graduate	33	33
	Professional	25	25
Nature of Sector	Public	50	50
	Private	50	50
Experience	1 - 5	24	24
	6 -10	50	50
	more than 10	26	26
Income per month	Less than 20000	20	20
	20000 - 40000	40	40
	40001 - 60000	16	16
	More than 60000	24	24

Source: Primary data

Table 1 indicates that 39% of the respondents belong to the age group of 36-45, 91% of the working women are living in nuclear family, 42% of the respondents are graduates, 50% are having 6 to 10 years of experience and 40% of the women earn between 20000-40000.

Response towards Work Life Balance

The response of the working woman employees towards work life balance is measured by three factors namely Ability to balance work and family, health issues and ways to manage stress with the help of percentage analysis and presented in Table 1.

TABLE 1
Response towards WLB

	Response	No. of Respondents	Percentage
Ability to balance work and family	Yes	25	25
	No	75	75
Health Issues	Headache	27	27
	Blood pressure	38	38
	Obesity	10	10
	Diabetics	25	25
Ways to Manage Stress	Yoga/medication	9	9
	Social networking	10	10
	Watching TV	56	56
	Talking with friends and relatives	25	25

Source: primary data

Table 5 shows that 75% of the married women is not able to manage their work and Family, 38% of them are having blood pressure because of stress and 56% of the respondents manage stress by watching TV.

Factors Influencing Work-life Balance

The factors which affect the work life balance of married working women in banks are presented in Table 2.

TABLE 2
Factors Influencing Work-life Balance

Factor	Mean	Std. Deviation
	Workload	2.60
Working Hour	1.69	.837
Job Security	1.51	.847
No Work Recognition	1.44	.656
Poor Relationship with Coworkers	1.69	.761
Child Care	1.81	.940
Managing Household	1.42	.589

Table 2 shows that the highly viewed factor which affects the work life balance is Workload as its mean score and standard deviation is 2.60 and 1.670 followed by Work Load as its mean score and standard deviation are 1.81 and .940.

Association between Age and Factors Influencing WLB (Chi Square Test)

The association between Age and the factors influencing work life balance is measured with the help of chi-square test and presented in Table 3.

TABLE 3
Association between Age and Factors Influencing WLB

Factor	ChiSquareValue	P Value	Result
Workload	3.586	.465	Accepted
Working Hour	14.588	.024	Rejected
Job Security	5.911	.433	Accepted
No Work Recognition	3.778	.437	Accepted
Poor Relationship With Colleagues	3.494	.479	Accepted
Child Care	4.878	.130	Accepted
Managing Household	5.232	.264	Accepted

Table 3 shows that there is a no significant relationship between work load and age of the respondents where null hypothesis is accepted because p value is more than significance level 0.05%. Working hour causes impact in working women in banks lifestyle because there is a significant relationship with Working Hour and Age of the respondents. There is no significant relationship between the factors such as Job Security, No Work Recognition, Poor Relationship with Colleagues, Managing Household and Age of the respondent where null hypothesis is accepted because p value is more than significance level 0.05%.

Association between Age and Factors Influencing WLB

The association between Experience and the factors influencing work life balance is measured with the help of chi-square test and presented in Table 4.

TABLE 4
Association between Experience and Factors Influencing WLB

Factor	Chi Square Value	P Value	Result
Workload	8.561	.073	Accepted
Working Hour	5.070	.535	Accepted
Job Security	3.395	.758	Accepted
No Work Recognition	3.657	.454	Accepted
Poor Relationship With Colleagues	10.892	.028	Rejected
Child Care	4.297	.637	Accepted
Managing Household	7.168	.127	Accepted

Table 4 shows that the highly viewed factor which affects WLB due to experience is Poor Relationship with Colleagues where null hypothesis is rejected because p value is less than significance level 0.05%. There is a no significant relationship between the factors such as Work Load, Working Hour, Job Security, No Work Recognition, Child Care, Managing Household and Experience of the respondents where null hypothesis is accepted because p value is more than significance level 0.05%.

ANOVA

Analysis has been carried out to compare the dependent variable with personal data of the respondents using one way ANOVA in SPSS. The age and experience are compared with the ability to balance work and life, health issues faced by married women employees and stress managing technique adopted by them.

TABLE 6
Association between Age & Experience and Response towards WLB

Factor	Age		Experience	
	F	Sig	F	Sig
Ability to balance work and family	3.724	.028	1.403	.251
Health Issues	.907	.441	.170	.844
Stress Management	.063	.939	9.591	.000

Significance at 5% level

Table 6 shows that there is a significant difference between the Ability to balance work and family and Age since its significance value is less than 0.05% thus null hypothesis is rejected. There is a significant association between Stress Management and Experience since its significance value is .000 less than 0.05% thus null hypothesis is rejected.

Relationship between Workload and Nature of Sector (Correlation)

The major factor workload which causes stress among married working women in private and public sector banks is compared with the nature of sector with the help of correlation analysis and presented in Table 7.

Table 7
Comparison of Work Load with Nature of Sector

Factor	Maximum	Moderate	Neutral	Mild	No effect	Total
Work load (public)	2	17	31	0	0	50
Workload (private)	31	19	0	0	0	50

This table shows that 31% (maximum) of the private sector married woman employee suffers by stress because of Extra workload, appraisals, monthly targets etc, where as 31% of the public sector married woman employees have answered neutral because they have fixed work load and they do not have monthly targets and appraisal procedure for remuneration. So there is a significance relationship between Workload and Nature of sector as its significance is less than 0.05%.

FINDINGS

- 39% of the respondents belong to the age group of 36-45, 91% of the working women are living in nuclear family, 42% of the respondents are graduates, 50% of the respondents are having 6 to 10 years of experience and 40% of the women earns between 20000-40000.
- 75% of the married women is not able to manage their work and family, 38% of them are having blood pressure because of stress and 56% of the respondents manage stress by watching TV.
- The highly viewed factor which affects WLB due to experience is Poor Relationship with Colleagues where null hypothesis is rejected because p value is less than significance level 0.05%. There is a no significant relationship between the factors such as Work Load, Working Hour, Job Security, No Work Recognition, Child Care, Managing Household and Experience of the respondents where null hypothesis is accepted because p value is more than significance level 0.05%.
- There is a significant association between the Ability to balance work and family and Age since its significance value is less than 0.05% thus null hypothesis is rejected. There is a significant association between Stress Management and Experience since its significance value is 0.000 less than 0.05% thus null hypothesis is rejected.
- Working women in banks suffer because of managing household as well as work, child care takes major role in stress causing factor, working hour causes impact in working women in banks lifestyle because there is a significant relationship with working hour and age of the respondents. As aged women facing ill health as well as monotonous work environment causing more stress.
- Banking sector facing updates every day adaptation of technical up gradation dealing in customers leads stress, even after digitalization public depends on banks .as a married women bankers handing cash as well as people every day they need more concentration and patients, unlike other sector working hours are very busy every day. Women working in bank suffer more because of workload and child care. Managing household or working time is not a big trouble .because they have only 7.5 to 8 hours of working time and lunch break between 1.30 to 2.30.
- Work load plays vital role in stress factors after demonetization, technical up gradation causes more work load in banking sector. This table shows that 31% (maximum) of the private sector married women employee suffers by stress because of Extra workload, appraisals, monthly targets etc, where as 31% of the public sector married women workers were answered neutral because they have fixed work load and they don't have monthly targets, appraisal procedure for remuneration
- Significance relationship between nature of sector and workload (significance is less than 0.05%)

SUGGESTIONS

The present study suggests that following steps should be taken to improve work-life balance of married woman employees in banks.

- Counseling department should be set up in banks to give solutions to the problems faced by married woman employees
- Banks should arrange for workshops to give awareness to improve the emotional intelligence of the employees
- Unbiased allocation of work should be made to avoid over workload
- Experience should be considered for promotion

FUTURE STUDY

Though this study covers the stress of married women employees and their ability to balance the responsibilities in banks and at home in Madurai city alone, the results can very well be applicable to the other working women in other professions in other areas as well.

CONCLUSION

The study concludes that most of the married women are satisfied to certain extent with their personal lives and they are able to get enough sleep and manage their work by prioritizing the work to be done. Majority of the respondents faced more stress from work overload and child care. The study also concludes that high levels of stress can cause stress related health problems like frequent headaches, high/low blood pressure and obesity. In order to get rid of their stress, majority of the married working women prefer to watch T.V. and movies and take part in recreational activities like yoga, exercises and meditation. The major factors that hindered the WLB of the married working women have negative attitude of the superiors, peers followed by meetings after work. Spouse and relatives offer a significant amount of support to women. Hence, maintaining a balance between home and workplace helps to improve the performance level of woman employees in banks which in turn will increase the profitability, efficiency and overall organizational effectiveness.

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