

A STUDY ON EFFICIENCY OF WORKING WOMEN IN PRIVATE SECTOR BANKS

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Abstract

In India, women contribute near about fifty percent of the human resource of the country. The constitution of India guarantees formal equality to all its citizens. The working environment plays a vital role for the women employees in private and public banks. Now-a-days, women employees may have a large number of working alternatives in banking sectors, and then the environment in workplace becomes a critical factor for keeping the jobs. Work life balance is a make the stability between the demands of both personal lives as well as professional life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. Several legal measures have been introduced in order to develop the position of women employees. These are all laudable steps taken by the government to wipe out the ravages of hundreds of years of effacement of women by our society. This research paper is focus on the efficiency and work life balance of women in their social background, and to check the satisfaction of women employees working in private banks.

Key words: Women Employees, Workplace, Banking sectors, Work Life Balance.

Introduction

There are many banks operating in our country. Some of them are public sector banks and some others are private sector banks where as some others are foreign banks. Now a days, the banking sector are flourishing towards high rate that the women have to work for longer hours to uphold the standard of living and accomplish their basic needs. Most of the banking sector convert into self-service technologies to provide customers services.

In the emergence of a new economic pattern, increasing opportunities for education, rising standard of living and increased modernization, women from the middle and upper class families have also started coming out of their traditional role of a home maker to join the work force especially banking sectors.

At the discussion working women when they get married, they have gone through additional responsibilities. A woman when become mothers of a baby their primary work care of children and extended family under this greater pressure to continue on a career path. Current scenario a working mother of today pay of family responsibilities and try to involved in their careers demands of their multiple roles.

The caring responsibilities that working mothers have lays a heavy stress on them when it is combined with their professional duties. In the result family powerful social trend marked the beginning of the work/life balance paradigm shift.

Concept of Work Life Balance

Work life balance is used to describe the balance between responsibilities at work and responsibilities outside of paid work; Having a work-life balance means that this balance is in the correct position for the person concerned. For some people it means more time in paid work and less time at home, while for others it means that paid work does not infringe on the time required for other responsibilities. This is about managing the work commitments in the reference to career goals and objectives, and our responsibilities at home. Work life and personal life are coordinated and complementary.

Importance of Employee Motivation

Generally, motivation is that which activates, maintains and controls behavior. As such, it is clear why it plays an important role in the workplace. But experimentally quantify that role is another thing. It is challenging to capture an individual's drive in a quantitative matrix to ascertain the degree to high motivation for high productivity. However, it is widely accepted that motivated employees create higher values and lead to more adequate levels of achievement. Managing motivation is therefore an important element of success in any business; with increased productivity, an organization can achieve higher levels of production.

Review of Literature

According to 'Robby Berman (2018)' women work 10 percent harder than man in now a day in offices. This conclusion data present on the basis of two others statistical base on the working efficiency of working women. First, both men and women actually completed about 66 percent of their assign work. However, women are assigned 10 percent more work compare to male employees.

According to 'Lathifah and Rohman (2014)' has done a study on 'The Influence of Work- Family Conflict on Turnover Intentions with Job Satisfaction as an Intervening Variable on Public Accountant Firms in Indonesia' and perceive the impact of work-family conflict turnover intent with job satisfaction as an interfere with variable. Work interferes with family (WIF) negative effect job satisfaction. Turn over intentions is not influenced by work interfering with family WIF and family interfering with work (FIW) and is negatively influenced by job satisfaction.

According to 'Belwal et al. (2014)' in their research study 'Work-life Balance, family-friendly policies and quality of work life issues: Studying employers' perspectives of working women in Oman', there is a difference in Work-life programs of public and private organizations. There is a need for government's sector organizations to appliance better Work-life Balance policies implication for women employees in public sector.

According to 'Babatunde Akanji (2012)' is to explore the perceptions of Work- Life Balance (WLB) practices in a developing nation of Nigeria. A qualitative approach on workers by using 61 depth interviews on Nigerian workers (20 men and 41 women) working in frontline employee working in the telecommunications, insurance and banking sectors about their cognition of WLB. The findings showed that though dispute situations found more than work-family enrichment, but under different circumstances due to the long legacy of national challenges facing Nigeria.

According to 'V. Vratharaj, s. Vasanta (2012)' to study the work life balance of working women in the service sector. Work-life balance is important to achieve balance between professional work and other tasks, so that it minimizes the confrontation between official and domestic life. Work life balance increases efficiency and thus, increases the productivity of an employee. It enhances satisfaction in both professional and personal life.

According to 'Brown and McCarthy (2011)' in their study 'Role of work-life balance policies in healthcare human resource management' to examine the positive impact of family-friendly and work-life balance practices for both individuals and organizations. He concludes that healthcare organizations, especially from a one-time point of view, demand enormous input from individuals and the number of individuals required to provide services, most notably public sector health workers, with high levels of stress and trust less. Believe in their managers.

The present study focuses on women employees in private sector banks. Employees who are working in various organizations covering various private sectors of banking were considered for the purpose of the study. This study is pre-arranged in private sector banks. The study sets its scope to identify various factors involved in the work life of employees, especially in banking sectors.

Objectives Of The Study

1. To know the efficiency of working women in private sector banks.
2. To know the work life balance of women employees in banking sector.
3. To analyze the factors of the study with the Working Environment, Separate from family, Childcare, Self-Management, Personal life Expectation.

Hypothesis Of Study

H01: There is no significant of work life balance of working female employees' in balancing work and their family commitments.

H02: There is significant impact on managing of work life balance on working female employees at their work environment and personal life environment.

METHODOLOGY OF STUDY

Methodology relates to plan of study, which includes Data collection, types of Questionnaire, Processing of data and finally interpretation of data. Basically, the data is collected from Secondary and Primary data. The data for this study is collected from private banks employees. *A sample of 550 from the city i.e. NCR and Lucknow were collected.* The collection was done through personal interview and questionnaire method personally.

Data Analysis

Table No. 1 Demographic Profile of the Employees

Particulars	Classification	Number of women employees	Percentage
Age	Above 25 years	167	30.40
	31-40 years	181	32.90
	41-50 years	126	22.90
	Above 50 years	76	13.80
Years of Service	Less than 1 year	109	19.80
	1-10 years	239	43.50
	11-20 years	155	28.20
	Above 20 years	47	8.50
Salary	Less than Rs. 20,000	106	19.30
	Rs.20,001-30,000	223	40.50
	Rs. 30,001-40,000	146	26.50
	Above Rs.40,000	75	13.60
Marital Status	Single	132	24.00
	Married	418	76.00
Number of Children	Nil	156	28.40
	One	193	35.10
	Two	149	27.10
	More than two	52	9.50
Ages of Children	Nil	156	28.40
	Less than 2 years	45	8.20
	3-8 years	222	40.40
	9-15 years	105	19.10
	Above 15 years	22	4.00
Number of Dependents	Nil	95	17.30
	One	184	33.50
	Two	216	39.30
	Above two	55	10.00
Shift Work	Yes	244	44.40
	No	306	55.60

Source: primary data

Balance your work life

Women employees working in Private Banking Sector were chosen for the examination. Employees have communicated their dimension of adjusting their work life. This table No. 1 shows the sentiment of women employees working in bank part towards adjusting their work life.

Table No. 2 Balance your work life of the Employees

Scaling level	Number of Respondents	Percentage
Very High	54	9.80
High	276	50.20
Neither high nor low	156	28.40
Low	47	8.50
Very low	17	3.10
Total	550	100

Source: primary data

It is comprehended from the table 2 that the women employees working in private banking area communicated about their reacts towards balance your work life, 50.20 percent of the employees communicated that they have high balance, 28.40 percent of the employees communicated that they have neither high nor low balance, 9.80 percent of the workers communicated that they have extremely high balance, 8.50 percent of the employees communicated that they have low equalization and 3.10 percent of the employees communicated that they deal with low balance. It is seen that the vast majority of the women employees (50.20%) working in banking sector have communicated that they can deal with their work and existence with high equalization.

Table No. 3 Feeling about working in IT Sector

Response	Number of Respondents	Percentage
Very High	108	19.60
High	219	39.80
Neither high nor low	136	24.70
Low	73	13.30
Very low	14	2.50
Total	550	100

Source: primary data

It is comprehended from the table 3 that the women employees working in bank area communicated their sentiments about working in bank Sector, 39.80 percent of the workers communicated that they are having high fulfillment towards the work, 24.70 percent of the workers communicated that they have neither high nor low fulfillment towards their activity.

Table No. 4 Additional Work provisions given by the organization

Work Provisions	YES		No		Total	
	N	%	N	%	N	%
Telephone for personal use	447	81.3%	103	18.7%	550	100.0%
Health programs	235	42.7%	315	57.3%	550	100.0%

Parenting or family support programs	225	40.9%	325	59.1%	550	100.0%
Relocation facilities and choices	331	60.2%	219	39.8%	550	100.0%
Transportation	438	79.6%	112	20.4%	550	100.0%

Source: primary data

Table 4 showcases the women employees working in bank sector with respect to the extra work arrangements given by the organization. Out of 550 women workers, 81.3 percent of them acknowledged that they are permitted to utilize phone expressly amid their available time and 18.7 percent acknowledged that they are not allowed to utilize phone for individual use. 57.3 percent of them have communicated that wellbeing programs are directed by the organizations and 42.7 percent said that their organization isn't leading such wellbeing programs. 59.1 percent communicated that they are occupied with child rearing or family bolster programs and 40.9 percent said they their organizations are not conducting child rearing or family bolster programs. 60.2 percent communicated that they are given the decision of migration offices and 39.8 percent communicated that they are not given such offices in their organizations. 79.6 percent communicated that they are given the vehicle offices and 20.4 percent of the workers communicated that transportation offices are not given by their organizations.

Table No. 5 Family support in present work pressure

Family Support	Number of Respondents	Percentage
Very High	100	18.20
High	254	46.20
Neither high nor low	137	24.90
Low	47	8.50
Very low	12	2.20
Total	550	100

Source: primary data

Table No. 5 demonstrates the reactions given by the women employees working in banking division towards family support for present work weight, out of 550 women employees, 46.20 percent of the employees communicated that they are having high family backing to deal with the weight at work spot, 24.90 percent of the workers communicated that they have neither high nor low help towards overseeing work weight.

Table No. 6 Personal feelings about balancing work life

Statements	Mean	SD	t-value	p-value
Flexible starting time	3.74	0.861	20.259	<.001**
Flexible finishing time	3.54	0.918	13.844	<.001**
Flexible hours in general	3.40	0.864	10.808	<.001**
Holidays	3.48	1.007	11.131	<.001**
Job sharing	3.39	0.980	9.316	<.001**

Family engagements	3.30	1.186	5.859	<.001**
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** Significant at 1% level

From table 6 noteworthy contrasts is seen at 1% level between normal score and individual emotions about adjusting work life. On watching the mean qualities in table 6 women employees working in private sector banks in NCR and Lucknow are feeling that adaptability in beginning time, completing time, adaptable working hours, occasions, sharing occupation and family commitment would help them for adjusting work life.

H01: There is no significant of work life balance of working female employees' in balancing work and their family commitments.

Table No. 7 Personal feelings about factors that affects balancing work and family commitments

Statements	Mean Rank	Chi-Square value
Long working hours	2.91	68.024** (p< .001)
Compulsory overtime	3.36	
Shift work	2.81	
Meetings	3.18	
Training after office hours	2.80	

** Significant at 1% level

The outcomes in the table 7 demonstrate that the invalid speculation H01(b) is rejected at 1% level.

Table No. 8 Factors hinders balancing work and family commitments

Statements	Mean Rank	Chi-Square value
Technology such as laptops/Desktop	2.93	25.672** (p< .001)
Frequently traveling away from home	2.91	
Negative attitude of peers and colleagues at work place	2.84	
Negative attitude of supervisors	3.08	
Negative attitude of family members	3.24	

** Significant at 1% level

The outcomes in the table demonstrate that the invalid speculation H01(d) is rejected at 1% level. Every one of the components block the women employees in adjusting work and family duties not similarly.

The outcomes in the table demonstrate that the invalid theory H01: There is no noteworthy of work life balance of working female employees in adjusting work and their family duties is rejected at 1% level. Every one of the variables obstructs the women employees in adjusting work and family duties not similarly.

Work life balance on working female employees at their work environment and personal life environment

For checking the connection between workplace and individual life condition, the accompanying theory is confined:

H02: There is significant impact on managing of work life balance on working female employees at their work environment and personal life environment.

CONCLUSION

Work and family life have been an integral part of a woman's life. These two together forms an integrated whole and therefore attracts a lot of attention. The need to study the inter-linkages becomes all the more important with an increasing number of women entering the formal employees market. The performance of the banking sector is behind only with the efficient employees especially the women software employees' knowledge play a very vital part for the development of Indian banking sector in global market.

Based on the objectives the study concludes the good correlation between women employees work life balance which is well correlated in terms of family environment, personnel factors, experience, and number of dependant, childcare, procedures and policies. The study observed long working hours, after working hours training and shifting factors are issues to the women employees for mongering the work life and affect the productivity performance of organization and individuals.

The overall study has analyzed experience, salary, family, dependants, superiors supporting, procedures and policies, and other working and family environmental factors are more supporting for women employees. In this respect, the women respondents would be able to perform their and also chance to improve the performance to organization in different dimensions included quality, productivity and profitability.

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