



Work life balance of the women employees: A study on SBI in Krishna district

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Abstract

The aim of this paper present the work life balance of the women employees in the SBI Bank. The researcher has taken the primary data and secondary data from the Banking sector. The primary data was distributed questionnaire to 250 respondents at SBI in Krishna district, 218 respondents are filled the responses with the questionnaire. The SPSS 17.0 versions are taken for the study. Chi-square test are used to test the association between the Age, Marital status, Education and Work Life Balance. The results shows that there is significant association between the work life balance of the women employees and Demographic factors of Age, Marital status, Education.

Keywords: flexitime, flexible working, job sharing

Introduction

In the traditional era, the women were restricted to household work like cleaning, washing, cooking, taking care of children, etc. They were considered as home makers and were deprived of the right or opportunity to go outside home. But now the story is different. Apart from home maker role, they also have a significant role to engage even outside the home. With the increase in cost of living on one hand and the improved education and employment opportunities on the other hand, both husband and wife started working and many families became dual earners.

Over a period of time women accomplished remarkable progress in every walk of life and made a noteworthy mark in the respective fields. Education has not only empowered them but also has given them robust careers. With brain power being the requisite skill in this knowledge era, rather than endurance or physical strength, the women workers seem to flood into every industry on par with men. But there is no significant change in performing the role of home maker. In majority homes, the women still does household work, cooks, takes care of the family members and manages the house. With increase in demands at work place and at home, the work life balance of women employees is at stake. As working women get married, they have additional responsibilities and when they become mothers, they have to manage the primary care of children and extended family and are thus, under greater pressure to continue on a career path. Working mothers of today full fill family responsibilities and also try to remain fully involved in their careers coping up with the competing demands of their multiple roles. The caring responsibilities that working mothers lays a heavy stress on them when it is combined with their professional duties.

In today's society it is common for employees to have many

competing responsibilities in their life. Examples of responsibilities away from work might include:

1. Care commitments involving children or elderly relatives
2. Education commitments that limit availability at times of the week/month/year
3. Duties and/or interests outside of work • needing to be available for religious observances
4. People wanting a greater sense of well being and reduced stress levels.

A poor balance between an employee's work commitments and their other responsibilities can lead to stress, high absence and low productivity. Employees who have a better work-life balance often have a greater sense of responsibility, ownership and control of their working life. If an employer helps an employee to balance their work and home life this can be rewarded by increased loyalty and commitment. They may also feel more able to focus on their work and to develop their career.

Flexible working and work-life balance

While there is never a guarantee that flexible working arrangements will have a considerable positive impact, if proper consideration is given to what options may be suitable, benefits can include:

1. A more efficient and productive organization
2. A more motivated workforce • better retention of valuable employees
3. A wider pool of applicants can be attracted for vacancies
4. Reduced levels of absence, sickness and stress
5. Better customer service and increased customer loyalty
6. Working hours that best suit the organization, its employees and its customers.

Flexitime

Flexitime can operate in different ways depending on business need. On the one hand there may be a system to allow employees to build up additional hours, which can be used to leave early, come in late, or take longer periods off, with approval from line management. An example of this might be an assembly line or call centre where staffing must be scheduled to meet customer demand.

Job sharing

Job sharing is a form of part-time working where two (or more) people share the responsibility for a full-time job. They share the pay and benefits in proportion to the hours each works. Job sharers may work split days, split weeks or alternate weeks. Successful job sharing depends to a large extent on the partnership between the people sharing the role. Employees need to work well as a team and think about how their working styles complement each other.

SBI Profile

The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2nd June 1800. Three years later the bank received its charter and was redesigned as the Bank of Bengal on 2nd January 1809. The Bank of Bombay on the 15th April 1840 and the Bank of Madras on 1st July 1843 followed the Bank of Bengal. These three banks were governed by Royal Charter, which were revised from time to time. These three banks received the exclusive right to issue paper currency in 1861 with the Paper Currency Act, a right they retained until the formation of the Reserve Bank of India.

The business of the banks was initially confined to discounting of bills, keeping cash accounts, receiving deposits and issuing and circulating cash notes. Loans were restricted to Rs.1 lakh and the period of accommodation confined to three months only. With the passing of the Paper Currency Act of 1861, the right of note issue of the presidency banks was abolished and the Government of India assumed the sole power of issuing paper currency from 1 March 1862. None of the three banks had till then any branches although the charters had given them such authority. By 1876, the Bank of Bengal had eighteen branches including its head office; seasonal branches and sub agencies, the Banks of Bombay and Madras had fifteen each.

The Presidency Banks Act, which came into operation on 1st May 1876, brought the three presidency banks under a common statute and the banks involved themselves in the financing of practically every trading, manufacturing and mining activity in the sub-continent. But the three banks were rigorously excluded from any business involving foreign exchange, as it was feared that these banks enjoying government patronage would offer unfair competition to the exchange banks, which had by then arrived in India. This exclusion continued till the creation of the Reserve Bank of India in 1935.

Review of Literature

Poonam Sharma (2015) WORK - LIFE BALANCE: WOMEN EMPLOYEES WORKING IN BANKING SECTOR OF

INDIA Work, life and personal life are two sides of the mint. Creating and managing a balance between the work and personal life is considered to be a work life balance issues. Increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals, working across all levels and all industries throughout the world. This study is a specific study of private and public, Co-Operative sector banks of Kota City Rajasthan, India. The study endeavors to explore the challenges associated with managing professional and personal life of women employees of the banking sector. These days, the corporate world is exceedingly demanding in India and work deadlines are getting tighter and Due to this work pressure, it becomes exceedingly difficult to maintain a work - family life balance for women employees. It also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of the hierarchy at the organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that women employee's work better when they do make time for family and personal interests.

Dr. K.A. Goyal (2015) ISSUES AND CHALLENGES OF WORK LIFE BALANCE IN BANKING INDUSTRY OF INDIA Banking industry is an emerging industry in India, the entry of private sector and foreign banks have brought various essential changes in the banking industry. The menace of work- life imbalance is noticeable in banking industry. Employees in the banks take painful effort to deliver the various needs of its customers. Work deadlines are getting compact and the individual's jobs are loaded and added with quality output. Due to work in pressure, it becomes hard to maintain balance between professional and family life. The output of the banking sector is dependent on the quality of human resources. The basic function of human resource development is to facilitate performance improvement, measured in terms of finance indicators of operational efficiency and quality of financial services provided. The twin challenges faced by the banks' managements are that of retaining the prevailing employees and providing a satisfying work environment for all employees. The study attempts to find out the issues related with managing professional and personal life of employees in banking industry. The major objective of this paper is to identify specific issues and challenges in work life balance in banking industry and to suggest measures to improve work life balance.

Objectives of the Study

1. To examine the work life balance of the women employees in SBI Bank
2. To study the review of literature in the banking sector.
3. To offer suggestions for the study

Methodology of the study

The researcher has taken the primary data and secondary data from the Banking sector. The primary data was distributed questionnaire to 250 respondents at SBI in Krishna district, 218 respondents are filled the responses with the questionnaire. The SPSS 17.0 versions are taken for the study. Chi-square test are used to test the association between the

Age, Marital status, Education and Work Life Balance.

Hypothesis of the study

Ho: There is no significant association between the Demographic factors and WLB.

H₁: There is significant association between the Demographic factors and WLB.

Table 1: Chi-square Test

	Chi-square Test	Df.	Significance level		
			Age	Marital status	Children
	14.686 ^a	4	0.005	0.005	0.005
1	11.081	4	0.026	0.026	0.026
2	19.802	4	0.001	0.001	0.001
3	12.826	4	0.012	0.012	0.012
4	53.523	4	0.000	0.000	0.000
5	16.198	4	0.003	0.003	0.003
6	51.360	2	0.000	0.000	0.000

Analysis of the study

The above table exhibits the Chi-square test of the work life balance and demographic factors of the respondents with Age, Marital Status, and Children. The significant value of $P > 0.005$ the work life balance of the women employees and demographic factors of Age, Marital status, Children.

1. The Flexible Starting time of the work place in the organization and Demographic factors shows the significant value is (0.026) at $P > 0.005$ there is significant association between a Age, Marital status and children with WLB of women employees.
2. The Flexible Finishing time of the work place in the organization and Demographic factors shows the significant value is (0.001) at $P > 0.005$ there is significant association between a Age, Marital status and children with WLB of women employees.
3. The Flexible hours in general of the work place in the organization and Demographic factors shows the significant value is (0.012) at $P > 0.005$ there is significant association between a Age, Marital status and children with WLB of women employees.
4. The Holidays in the organization and Demographic factors shows the significant value is (0.000) at $P > 0.005$ there is significant association between an Age, Marital status and children with WLB of women employees.
5. The Job sharing of the work place in the organization and Demographic factors shows the significant value is (0.003) at $P > 0.005$ there is significant association between a Age, Marital status and children with WLB of women employees.
6. The Family engagements in the organization and Demographic factors shows the significant value is (0.000) at $P > 0.005$ there is significant association between an Age, Marital status and children with WLB of women employees.

Suggestions of the study

1. The employee feels that the work-loads are not equal between colleagues. So equal distribution of workloads should be done to improve the satisfaction of employee especially in the banking sector.

2. Although the female respondents agreed with banks WLB policies but they disagreed with overall WLB. So the female employees should be given the facilities like flexible time; job sharing; crèche facilities, and necessary breaks so that they feel that the organization is helping them in coordinating the family and professional life.
3. An ideal work culture in education sector can be created to achieve job satisfaction. To improve the work environment following ideas should be adopted: More cordial co-workers, more cohesiveness between departments, trust and open communication, having a lighter workload, less red tape, more training opportunities, having better office and wash area facilities, easier access to new technology etc.
4. WLB improve the productivity and eliminate job stress, employers can also make efforts to know the workload and job demands.
5. Open the lines of communication between administration, Board members, Trade union,
6. And Employees as they all should be interested in the common goal of improving
7. Productivity and performance of the organization.
8. The management of both the sectors should take steps toward improving the morale of the employees by implementing organizational strategies that would enhance the work culture.

Conclusion

Women constitute an important section of the workforce. However, the present situation of a large number of well-qualified women who due to various circumstances have been left out of their jobs needs to be addressed. The problems faced are several but, significantly, most often the "break in their careers" arises out of motherhood and family responsibilities." It is manifest from the above study that women employees working in the banking industry to maintain a balance of work can have serious implications on the life of an individual. Work and personal life conflict occur when the burden, obligations and responsibilities of work and family roles become incompatible, it is very difficult to balance home life and work life. In other words women employees of public sector banks are performing well on job knowledge, interpersonal relationship, while women employees of private sector banks are having an edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth.

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