

WOMEN'S WORK LIFE BALANCE IN BANKING SECTOR

Dr. P. ROCKENY JOYCE, *Assistant Professor*,

Adarsh PG College Computer Sciences, Mahabubnagar,

ABSTRACT: In the twenty-first century, Work-life balance has become an important and challenging phenomenon topic and has drawn much more interest. It's very difficult and necessary for women to manage their professional and personal lives. Household duties and duties at work are supposed to be handled by the woman. Hence, the present study examined the impact of marital status on the work-life balance of SBI and ICICI bank employees, followed by an examination of the difference in the levels of Work-life balance among married and unmarried female employees of SBI and ICICI banks of Mahabubnagar district. The results were revealed by using statistical techniques such as ANOVA and independent sample t-test and found that Marital status has a significant impact on Work-life balance, followed by, married employees are experiencing more work-life balance problems than unmarried employees.

Keywords: *Female bank employees, Marital status. Work-life balance.*

1.0 INTRODUCTION

There has been a considerable discussion about work-life balance problems and the notion of combining these two realms due to a rising number of women joining employment. (Frone, 1992) Work-life balance has become a catchphrase over the past decade as a result of the increased expectations from work and family. Gayatri Pradhan, (2016) The early post-World War II era was viewed as an idealization of the with the husband as the sole breadwinner and the wife as housewife and mother, by the American family, the timeline overview of a work-family study carried out in the United States to protect the interest's evolution began. A powerful

feminist movement, on the other hand, appeared in the 1960s and 1970s, which culminated in a critical appraisal of stereotypical gender stereotypes in the 1960s and 1970s economics. As a result of the oil crisis, the number of dual-earner couples started to increase, which in turn increased the cost of living during that time. It became apparent, though, during the 1980s that women took on the responsibility of dual roles rather than being released from conventional gender roles, which contributed to some disillusionment with the growing role of women in the workforce. Furthermore, during that time, family-friendly policies were also implemented in the workplace. The extension of the work-family study to historically less researched demographics in the United States, such as ethnic communities, single-parent households, and disadvantaged working families, was the priority during the 1990s. and the role of the company in reducing the job and family stresses faced by employees (Pruitt & Rapoport, 2002). In comparison to promoting government solutions to childcare challenges in the context of public policy, the U.S. government has taken a new approach to handle its employees' work-life concerns by motivating companies to take charge of their employee's needs by making them relevant in-process stakeholders. Thus, contrary to other developing countries such as Australia and Canada, which concentrated on more government initiatives to balance work-family stresses, the United States followed by the program of brief unpaid family leave (Kelly et al, 2008).

Working women in the lower middle class, and upper-class business and technical women, Work-life balance allows an individual to accomplish both personal and professional goals (Dubey et al., 2010). Kapur (1979) has demonstrated, in his research, the dual roles of women (family and work-life) that create stress and conflict due to their more dominant social structure. The Indian economy is experiencing dramatic shifts in the role of women, from traditional culture to new culture, due to the financial pressures that influence women to join the workforce to sustain a family with financial benefits and live a stress-free life, and keeping a positive balance between work and life.

1.1 ROLE OF MARRIED WOMEN

Over the last five decades, women's economic empowerment has created a worldwide benchmark revolution. This benchmark is due to a massive shift in society, i.e., women who once relied on men have taken a step forward in the face of economic challenges. The role of working women is love, caring mother and wife, the responsible daughter-in-law, and the competent

female executive (Chincholkar and Krishna, 2012). A Working mother is found to be an institution in itself, striving at a prosperous career with financial independence, and still has a larger obligation to attain motherhood for her growing child. Both careers are demanding and need similar importance, and to do good to these two roles without neglecting the other is a daunting challenge. Work-Life Balance serves as a reward for employed mothers (Sahana and Baggali, 2014). Many surveys have shown that women who are pressurized at work find it difficult to take care of their children and dependents, and their main source of satisfaction is healthy to work and family life, whereas for men, their primary emphasis is on work responsibility and recognition, and they feel more satisfied at work, at the risk of ignoring family life Doble and Supriya, (2010)

1.2 OBJECTIVES

1. To explore the significant impact of marital status on the Work-life balance of SBI employees.
2. To examine the difference in the levels of Work-life balance among married and unmarried female employees of SBI banks.
3. To explore the significant impact of marital status on the Work-life balance of ICICI employees
4. To examine the difference in the levels of Work-life balance among married and unmarried female employees of ICICI banks.

1.3 HYPOTHESES

H01: There is no significant impact of marital status on the Work-life balance of SBI employees.

H02: There is no significant difference in the levels of Work-life balance among married and unmarried female employees of SBI banks.

H03: There is no significant impact of marital status on the Work-life balance of ICICI employees.

H04: There is no significant difference in the levels of Work-life balance among married and unmarried female employees of ICICI banks.

2.0 RESEARCH METHODOLOGY

Primary Data

The primary data was collected through a standard questionnaire with a five-point Likert scale at Mahabubnagar SBI and ICICI banks, with a sample size of 298, further, Purposive sampling technique was adopted for the data analysis.

Secondary Data

The secondary data includes numerous articles, research papers, reports, publications, and blogs, etc., which were reflected as references.

2.1 REVIEW OF LITERATURE

1. In their article entitled "Challenges in Work-Life Balance of Married, Kumaraswamy M, Ashwini S, (2015)" It was studied by working women that employees need to maintain a healthy balance between Work and Private lives, those employees who have a stronger work-life balance tend to work and their private lives, more for the organization's performance. Previously, the female employees were mostly in India. Restricted to low-profile jobs or non-managerial jobs. Now, it is anywhere that their existence is seen in different job roles. More additional roles and obligations have been introduced into the job community.
2. Vasumathi, (2018) In today's situation, Work-Life Balance is a significant problem for women, since longer work hours in the organization absorb the efficiency and time of women employees that they wanted to devote to their family life.
3. Arora, (2003) There are several problems that a woman encounters when she decides to undertake a job in India. The root cause of the problem is the patriarchal structure of the society, where women are expected to give the highest priority to the needs of the family irrespective of whether they work outside the house or not. Their primary function is considered to be looking after the home and children, and their jobs outside the home are still viewed as secondary.
4. Meghna Mukherjee, (2016) for a married woman the stress is all about maintaining her home, taking care of her children and in-laws, attempting to keep her marriage safe and

secure, while aiming to do well professionally. All this puts immense pressure on her and consequently affects the mind and heart.

5. "Gary Dessler (2006)" Unlike many men, since the roles of women, women often have to make the 'career vs family' decision. Women are also overwhelmingly impacted by raising kids and handling the home. Work and family life becomes integrated a problem facing women.
6. Shameem and Nelissa, (2018) conducted a study to know the state of WLB among married women in the banking sector in South Goa to identify the problems faced by women and found that, the main factors that hampered the Work-Life Balance of the married working women were hostile mindset of the bosses, subordinates, and colleagues followed by meetings after work.
7. G. 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 related to work were very significant determinants of employees' work-life balance, alongside their professions, age, and caring responsibilities. Problems with the work-life balance of working women affects their health who report stress, muscle pain, weight gain and depression than male.
8. John Ivancevich (2006) The companies that have built work-life balance systems have found happy and more active workers in organizations. Many organizations and executives feel that it is a personal challenge to bring in work-life harmony and not a corporate concern.
9. Vijaya Mani, (2013) Women professionals face mobility issues and slow promotions due to time pressures and family commitments, relationships with male subordinates. The research indicates that there is some transition that leads to women's emancipation as they are getting married more and more by partner choice than by arranged marriages and entering into inter-caste, inter-religious choices. Unmarried women, on the other hand, have fewer issues, but they have limits on socializing with friends and relatives.
10. P. V. Kulkarni, (2013) Work life and family life, as both are interdependent with each other, are two sides of the same coin. On one side of the frame, career requirements allow her less time with her family and, on the other hand, her work obligations give her less

time. It determines her determination and enthusiasm for her work. Thus, all these variables placed a great burden on married women. This results in poor efficiency at work, as well as low productivity at work, failed to properly enrich her family life. Nowadays, to allow them to experience a 'work-life' balance, various organizations are seeking to strengthen and bring out a helping hand for their workers. Therefore, it can be seen that it is important to fix the dilemma of Work-life balance, both sides are from a business or organizational point of view and a human and family point of view.

11. Dr. Meena Bobdey, (2010) Living imbalanced lifestyles, troubled marriages, and passionless lives leads to a decline in success and ill-health in life, both at work and home.'

3.0 DATA ANALYSIS AND INTERPRETATION

In this section, Firstly, the Marital status classification of the sample size was tabulated for SBI and ICICI banks. Further, an attempt has been made to test the hypotheses by using SPSS and various statistical tools such as ANOVA and Independent sample t-test, further the results are formulated in the tabular form.

Table 1 Marital status classification of SBI employees

Marital Status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	unmarried	149	50.0	50.0	50.0
	married	149	50.0	50.0	100.0
	Total	298	100.0	100.0	

It is observed from Table 1, that, out of a total of 298 SBI bank employees, 149 were married females and 149 were unmarried female employees.

Hypothesis 1: There is no significant impact of marital status on the work-life balance of SBI employees.

To test the hypothesis “There is no significant impact of marital status on the work-life balance of SBI employees.” the demographic variable marital status is tested against the work-life balance of SBI employees by using the statistical tool ANOVA, the results are presented in Table 2.

Table 2 Impact of Marital Status on Work-life balance of SBI employees

Marital Status	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	9.287	4	2.322	10.510	.000
Within Groups	64.730	293	.221		
Total	74.017	297			

It is observed from Table 2 that, the p-value is lesser than 0.05, which further indicates that the demographic variable marital status has a significant impact on the Work-life balance of SBI employees. Hence the hypothesis “There is no significant impact of marital status on the work-life balance of SBI employees” is rejected.

Hypothesis 2: There is no significant difference in the levels of Work-life balance among married and unmarried female employees of SBI banks.

Table 3: Group Statistics of SBI employees.

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
WLB	Unmarried	149	54.9128	9.47895	.77655
	Married	149	31.1879	2.29385	.18792

Table 4: Independent Samples Test of SBI employees

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
WLB	163.914	.000	-29.695	296	.000	-23.72483	.79896	25.29719	22.15247
			-29.695	165.275	.000	-23.72483	.79896	25.30232	22.14735

It is observed from Tables 3 & 4 that, unmarried female employees (mean = 54.91) are experiencing more work-life balance than married female employees (mean= 31.18). From the table of the test of homogeneity of variances, we understand that the significance value for work-life balance is.000, It can be interpreted that, there is a significant difference between the levels of Work-life balance among the married and unmarried employees of SBI banks. Hence the hypothesis “There is no significant difference in the levels of Work-life balance among married and unmarried employees of SBI banks.” is rejected.

Table 5 Marital status classification of ICICI employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	149	49.8	50.0	50.0
	married	149	49.8	50.0	100.0
	Total	298	99.7	100.0	

It is observed from Table 5 that, out of a total of 298 ICICI bank employees, 149 were married females and 149 were unmarried female employees.

Hypothesis 3: There is no significant impact of marital status on the work-life balance of ICICI employees.

To test the hypothesis “There is no significant impact of marital status on the work-life balance of ICICI employees.” the demographic variable marital status is tested against the work-life balance of ICICI employees by using the statistical tool ANOVA, the results are presented in Table 6.

Table 6 Impact of Marital Status on Work-life balance of ICICI employees

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.381	20	.319	1.777	.023
Within Groups	49.743	277	.180		
Total	56.124	297			

It is observed from Table 6 that, the p-value is lesser than 0.05, which further indicates that the demographic variable marital status has a significant impact on the Work-life balance of ICICI

employees. Hence the hypothesis “There is no significant impact of marital status on the work-life balance of ICICI employees” is rejected.

Hypothesis 4: There is no significant difference in the levels of Work-life balance among married and unmarried female employees of ICICI banks.

Table 7: Group Statistics of ICICI employees

Group Statistics					
	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
WLB	Unmarried	149	61.9262	3.90788	.32015
	married	149	31.7517	4.54096	.37201

Table 8: Independent Sample t-Test of ICICI employees

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
WLB	Equal variances assumed	.468	.494	-61.480	296	.000	-30.17450	.49080	31.14040	29.20860
	Equal variances not assumed			-61.480	289.569	.000	-30.17450	.49080	31.14049	29.20851

It is observed from Tables 7 & 8 that, Unmarried female bank employees (mean = 61.92) are experiencing more work-life balance than the married female bank employees (mean= 31.75), Further test of homogeneity of variances, we understand that the significance value for work-life balance is.000, Hence, it can be interpreted that, there is a significant difference between the levels of Work-life balance among the married and unmarried female employees of ICICI banks. Hence the hypothesis “There is no significant difference in the levels of Work-life balance among married and unmarried female employees of ICICI banks.” is rejected.

4.0 CONCLUSION

This paper focused to explore the significant impact of marital status on the work-life balance of SBI and ICICI employees, further examined the difference in the levels of Work-life balance among married and unmarried female employees of SBI and ICICI banks by using ANOVA and independent-sample t-test, results revealed that Marital status has a significant impact on Work-life balance, and unmarried employees of SBI and ICICI are experiencing more work-life balance than the married employees. It is evident from the findings that, the lives of married women are so difficult, making it all the more stressful. It is harder for the married female employees to have a balance between their professional and personal lives, from the study it is observed that there is a lack of balance between work and life of married employees, a married working woman strives in her life to maintain Work-Life Balance.

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