

A STUDY OF WOMEN WORK LIFE BALANCE AND EMPOWERMENT IN PRIVATE BANKING SECTOR.

Prof(Dr.) Savita Sharma

Director, SDD Institute of Management

Panchkula

ABSTRACT

'Empowerment' as the term itself notifies the prevalence of 'power'. Empowerment of women is nothing but their position enhancement in society's power structure. It is a crucial idea that brings changes in the concept of womenfolk. Women are empowered as individuals when they have the right and the ability to influence and decide. It might be empowered socially, economically or even politically. It is nonetheless vital to empower a woman to promote domestic development politically. Datta describes political empowerment for women as "the acquisition of capabilities combined with the adoption of methods that women need to pursue, in particular, self-development, professionally and successfully. The major objective of this study is to understand and fund preemptive actions to address the problem of the balance of work life among women working in public sector banks. The study was based on both primary and secondary data.

Keywords: Women, Work life balance, Empowerment and Banking

1. INTRODUCTION:

Work-life balance is one of the most important aspects that must be treated with care and close attention by the employers. This can help employers to get better productivity out of their employees. No single pattern of work-life balance can be prescribed for this purpose. The employers need to think of ways that will appeal to their employees the best. Implementation of such practices and strategies can be a cost-oriented one. However, the benefits that the companies can gain out of these practices will easily counterbalance the cost that will be incurred in the implementation of such balancing acts (Clutterbuck, 2003). Some of the advantages of such balancing plans could be

- The better motivation of employees.
- Less of absenteeism
- Increased customer service due to flexible work hours.
- Better recruitment and retention
- Become more popular employers
- No legal hassles.

The conception of Work-Life balance is not a new thing but is an age-old concept. In fact, it is as ancient as the conception of God and his creation. It is believed that God himself used to work

for six days for creating this beautiful world and he used to take rest on the seventh day for enjoying life. This suggests that we should take rest and enjoy our life after completing the demanding work and hence it is very essential to have a good balance in work and life. This event signifies that God enjoyed the creation of the whole universe with a great passion and that is the reason why his work turned out to be so beautiful. Apart from that, God too gave significance to the enjoyment of life. But, in today's world when we observe ourselves, we get that the work-life balance is completely lost somewhere. We are unable to draw the line in between our work as well as our life. With the growing significance that is given to performance-based culture in the organizations, most of the people find it tough for managing themselves and their family. Moreover, with the advent of new and innovative technology work-life balance has totally become impossible.

It is true that we cannot neglect the importance of work since it is the work that gives us status and stature in our society. It is mostly observed that people are mainly recognized by their occupation or designation. Work, which is also called as a job or a career offers us money, which ultimately enables us to purchase anything that we wish for. It is the money that helps us to purchase the things that we require, live in a decent place, educate ourselves as well as our family, and take care of our health. That means if you want to live your life it is very essential for you to work and make money. Thus it is evident that without a decent job or work it is not possible to lead a life. Moreover, in order to have a job or career one also has to feel good. When a person works, he can also contribute to the community. Work enables us to make the economy as well as our community stronger, being productive citizens and also by being esteemed community members.



Figure 1.1: Aspects of Life Satisfaction

Changing role of women

- Social Role

Social Change through Education

Education is one of the most powerful elements in Indian society modernization. Education is by far, the only institution that can provide equal status to women, along with equal opportunities and rights. India during pre-independence restricted education solely to upper strata males, and by this we mean the Brahmin community male members. Not even the females belonging to this society were privileged to get educated. However, the current scenario is seen to change.

Social Change through Empowerment

‘Empowerment’ as the term itself notifies the prevalence of ‘power’. Empowerment of women is nothing but their position enhancement in society's power structure⁸. It is a crucial idea that brings changes in the concept of womenfolk. As the individual, Women are empowered when she is given the right and the ability to influence and make decisions. She can be socially, economically, or even politically empowered. However, it is important that a woman is empowered politically so as to aid national development.

Social Change through Employment

Considering the women employment as the matter, majority of them is employed in the informal or the unorganized sector. The prime reason being that their household work is mostly unpaid and is invisible. The time when these women perform work in house hold, they are not seen as someone working rather ones that are simply doing what they ought to do. In opposition to this, the work done by men is deemed hard work and dedicated to the family. Due to these patriarchal followings, it is seen that women undergo inequality and the same gets reflected in all their tasks along with the paid lower wages to them.

Social Change through Politics

Indian Modern women are seen enjoying positions in high offices like Prime Minister, President, loksabha speaker and also the opposition leader. However, in the history of India, we never saw women being at a respectable political or administrative position. As seen today, in the political proportion the number of women is few in comparison to the men politician. The above is due to lesser participation percentage in public administration, in voting, and public debate along with absence of the atmosphere supportive in all political sphere. Considerable changes took place in the economic, social, and political women status in India at the time of 19th century.

❖ Economic Role

The evidences that are highly influential on women importance in economic role is up from the research and is used to provide support to the 'Gender Mainstreaming Strategy' of World Bank as launched in 2001 (Klasen, 1999, Dollar and Gatti, 1999).

2. REVIEW OF LITERATURE

Singh (2013) mentioned that the Task Strain in his composition called "Work-Life Balance: a Literature Analysis" in which the negative shades of the Work-Life Balance are further illuminated. **Sun & Okumus (2017)** studied how travel pioneers and hospitality operate across borders. This research involves in-depth interviews and remarks from Dali, Lijiang, China. There have been various types of research. Second, the work and personal life of lifestyle entrepreneurs is not separated. It was called a way of life, not a way of functioning. Second, border security strategies call for a lifestyle entrepreneur's pacing, methods and procedures of physicality and attitude. In travel contractors, unique factors and geographical factors relevant to tourism destinations can be established. **Raffi, Trivedi, White, & Murase (2016)** observed that female dermatologists have often fulfilled the demands of a stable profession in healthcare. Excessive duty at home or at work can lead to obstacles. Balancing and disrupting the well-being and well-being of practitioners. The women's dermatological society has identified the participants via e-mail. Twenty queries have been included in the survey. In terms of household responsibilities, schooling, medical operations, professional training, which has an adverse influence on personal time, sleep and well-being was also evaluated. **Jang (2008)** indicated that the "Association for Work Life Balance Services and Improved Parent Efficiency" is based on studying how parents are working to synchronise all their work-life circumstances. Observation employed 27 employees in New Jersey with parents with children with or with disabilities. The study was combined with qualitative and quantitative results. These results demonstrate the effects on the comfort of employees with children in general and children with disabilities of official and non-official help in the workplace. **Humphries et al. (2015)** said that female workers of dermatologists should maintain a balanced work option and a fast growth of the family structure. These people, as clinicians, have demanding job requirements, which involve not just attending and handling patients with electronic medical reports and registering and maintaining self-directed well-being and field-based skills in applicable information. **Desai, Majumdar, Chakraborty, & Ghosh (2011)** claimed that this has also generated an problem for women, as they have to endure the same job burdens as male workers, regardless of whether they enter corporate organisations. Care and consideration for the home can overlap with the work of working women while, at the same time, workplace tension can overlap with their personal lives. ing the procedure of extracting the key variable with Promax rotation at a rest, thereby minimising the own importance factors > 1 .

3. OBJECTIVES OF THE STUDY

The key objectives of the study are:

- To find out the role of women in the workforce for the economic development of the country.
- To study the problems pertaining to work life balance among the working women in public sector banks.
- To suggest preventive measures for managing work life balance among working women in public sector banks.

4. RESEARCH METHODOLOGY

In this study, both qualitative and quantitative methods was used to collect the required data (Taylor, Bogdan & DeVault, 2015). The survey concerns the data collection foundation for the procedure of research. In order to perform surveys of working women with a view to deciding the problem pertaining the work-life balance, the researcher is able to pick a random sampling technique under the probable sampling system (Panneerselvam, 2014). In order to perform surveys of working women in public sector banks the sample size was 150 women respondents which were almost the total number of women of public sector employees. The questionnaires were sent to all of the women employees but in return only 100 questionnaires were properly filled. On the other hand, comfort sampling can be used to execute interviews with working women of public sector banks in order to understand their place on their job balance, difficulties and improvements. The required data was collected from various sources, namely the National Sample Survey Office (NSSO) website. The relevant data have been selected to find out the women participation in the workforce for the economic development.

5. DATA ANALYSIS AND INTERPRETATION

Objective 1:

Table 1: Women Employment Rates

States of the India Country	Percentage of the Women Employment Rates		
	2015-2016	2016-2017	2017-2018
Mizoram	51.7	61.3	59.0
Nagaland	33.8	34.7	55.9
Chhattisgarh	44.8	51.0	54.2
Arunachal Pradesh	45.7	56.1	51.6
Meghalaya	47.6	58.9	49.9
Jharkhand	28.4	45.7	48.2
Sikkim	39.5	50.7	48.2
Andhra Pradesh	44.9	49.6	47.0
Manipur	36.9	50.8	46.4

Tripura	32.1	31.4	45.3
Telungana	0.0	52.1	42.7
Tamil Nadu	35.0	39.6	39.3
Karnataka	32.2	34.5	33.3
Maharashtra	32.8	34.6	32.8%
Rajasthan	27.4	33.9	31.9%
Puducherry	20.9	25.7	28.1%
Andaman and Nicobar	18.5	32.5	25.1%
Assam	27.0	33.9	24.5%
Odisha	25.3	28.5	23.7%
Kerala	20.3	27.8	23.7%
Goa	20.3	26.0	21.2%
Uttarakhand	20.6	26.4	20.5%
West Bengal	20.6	17.2	20.5%
Gujarat	16.4	24.5	19.9%
Haryana	15.4	16.5	18.7%
Bihar	10.4	16.7	17.8%
Madhya Pradesh	32.1	34.0	17.2%
Dadra & Nagar Haveli	16.5	10.3	16.1%
Lakshadweep	8.9	19.2	15.5%
Doman & Diu	8.3	1.9	15.2%
Himachal Pradesh	56.6	59.4	15.1%
Uttar Pradesh	11.4	14.0	12.0%
Delhi	11.5	10.0	11.7%
Punjab	11.8	9.4	9.4%
Chandigarh	12.2	12.3	8.1%
Jammu & Kashmir	12.3	16.4	7.9%
All India	25.0	29.6	25.8

Source: National Sample Survey Office (NSSO), Women Workers Population ratio

In the above table and figure clears that, the women participation in the workforce in different states of India. Mizoram place the highest ratio to engage the women in workforce 51.7 percentage in 2015-2016, 61.3 percentage in 2016-2017 and 59.0 percentage in 2017-2018 for the economic growth and at the same time Jammu and Kashmir has the lowest rank to encourage the women empowerment that is only 7.9 per cent of the total population of the state, though it is different in the year 2015-2016 is 12.3% and 16.4% in 2016-2017. So, it is evident that women participation in the workforce drastically reduced after the year 2017 due to concerned the political issues of the state as well as the country. In Tamil Nadu, only 39.3 per cent of the women engaging them in the workforce among the total women population of the state in the year of 2017-2018 and it was 35.0 per cent in 2015-2016, and it rose 39.6 per cent in 2016 -2017. Overall the picture, the increased ratio of women in the workforce is very less in the year 2017-2018 compared to the previous years.

Finally, this ratio is meagre and expressing more than 60 per cent of the women by the state, and 75 per cent of the women by the nation is engaged in the non productive activities which mean women are appealing in the domestic work which is not calculated as income-generating activities for the economic development of the country.

Objective 2:

To study the problems pertaining to work life balance among the working women in public sector banks.

To measure the problems pertaining to work life balance among the working women in public sector banks, different question were formulated in the questionnaire where they were asked to tick according to their preference on a 5 point likert scale. Different questions were asked related to high work pressure faced by employees at the workplace.

H10: High work pressure is not a challenge faced by the working women to maintain work life balance.

H1A: High work pressure is a challenge faced by the working women to maintain work-life balance.

Descriptive statistics and chi square tests have been used to uncover the difficulties associated with workplace women in public sector banks to identify problems related to work balance.

Problems Pertaining among working women at workplace

Problems Pertaining among working women at workplace						
Statements	Mean	Standard deviation	Skewness	Kurtosis	Chi-Square	P value
My job keeps me away from my family.	2.520	.7651	.368	.372	325.267 ^a	.000
I feel I have more to do than I can handle comfortably.	2.636	.7603	.348	.335	327.531 ^a	.000
I feel being respected because of my responsibilities in job.	2.380	.8177	.867	.843	379.364 ^a	.000
My responsibility at work increases my workload.	2.54	.786	.665	.647	333.351 ^d	.000
Coming up with new ideas which get appreciated in the organization creates work pressure	2.499	.8330	.568	.272	293.353 ^a	.000
I often come home late in the evening.	2.456	.7781	.495	.256	329.687 ^a	.000
I get disturbed when there is a delay in the completion of work.	2.356	.7148	.473	.344	395.671 ^a	.000
I am ready to take multiple tasks at a full stretch.	2.412	.6934	.561	.624	414.970 ^a	.000

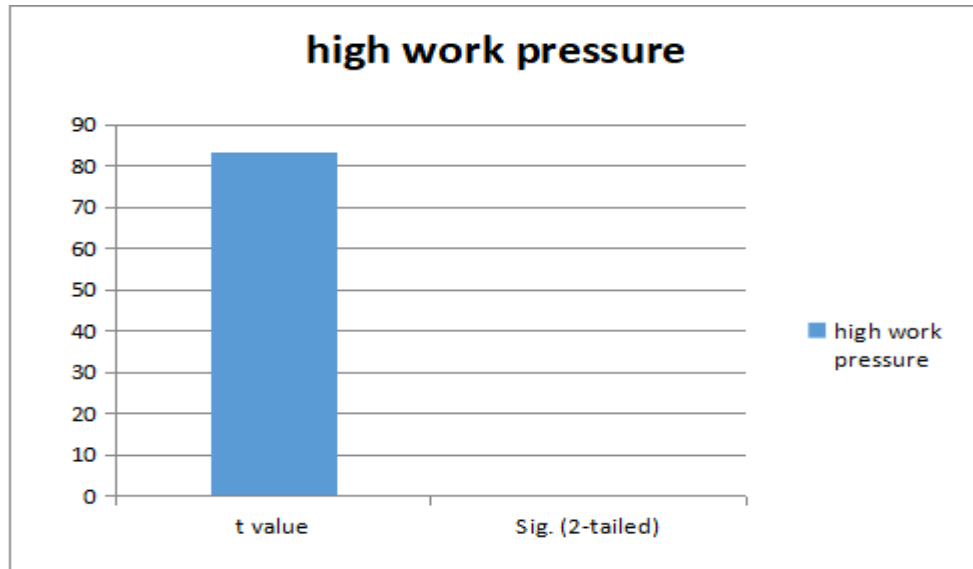
Interpretation: As it is shown in the table that statements related to related to work pressure, are identified. The problem of high work pressure is a significant factor affecting the work life balance of women. The first statement clearly stated that the job keeps employees away from the family and the value of mean is 2.520 which means that respondents are totally agree with it. The second statement stated that they have more work pressure than they can handle comfortably and the mean value is 2.636. The third statement and fifth statement also significantly analysed the increased work pressure and after this the work pressure also creates problem related to self

management and family time. Sometimes there is delay in work due to workload and multiple task at one time. This results decrease in quality of work also. The value of skewness is also more than zero. It means that the results are skewed and the p value is less than 0.5. So, the null hypothesis that high work pressure is not a challenge faced by the working women to maintain work life balance is rejected. And alternative hypothesis that high work pressure is a significant challenge faced by the working women to maintain work life balance is accepted.

In order to confirm the results of descriptive statistics one sample t-test was also analyzed to find that high work pressure is the significant factor affecting the work life balance.

One-Sample Test						
	Test Value = 0					
				Mean	95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Difference	Lower	Upper
High work pressure	83.346	369	.000	17.61284	17.1973	18.0284

One-Sample Test



As it is shown in the table that statements related to related to work pressure, are identified. The problem of high labour pressure is a key aspect in the balance of women's working lives. The use of SPSS has been used for one t sample test. The mean difference is T value of 83.346; 17.61284. P is lower than 0.5 which implies that the null assumption is rejected and other hypotheses are accepted. Therefore, it is rejected the zero hypothesis that excessive work pressure is no

difficulty for working women to preserve the balance of their working life. And an alternate theory is recognised, that increasing work pressure presents a major difficulty for working women to preserve balance in working life.

Objective-3

To suggest preventive measures for managing work life balance among working women in public sector banks

The following suggestions can be given to manage the work life balance:

- Management can assess a worker's success and evaluate if the worker is fulfilling the demands of the job. To achieve a sound measure of the employees' overall job success is one of the most valuable pieces of knowledge a company can obtain for its employees. Several initiatives have been adopted by the organisation for the aim of changing the existing work processes, so that it will enhance the overall work-life balance. Clear contact is a secret to mitigating tension.
- Employees/employers should feel confident in addressing constructive and unpleasant circumstances. Good communication can decrease workplace pressures by preventing emotional discomfort and associated health issues. If there is no consensus between the employees, procedures cannot get finished. That may lead to a problem between an employer and an employee when the employer needs various things from an employee and the employee does not know what the employer expects him to do. A good work will start to be a good basis for a profession.
- Non-financial incentives typically have a greater influence on job satisfaction and life management than financial restructuring.
- Review existing policies and enhance current practises with regard to flexible working arrangements.
- Ensure fairness and consistency in the implementation of banking policies that promote work-life balance.
- Take the effects of work-life balance on workloads and work beyond traditional time.
- Specific Work life balance counselling programmes and family welfare programmes and family counselling can be carried out.
- Social assembly and public interaction programmes, with increased mental strain for the women employees, will be the preferable choice to minimise mental pressure at the workplace.
- The emotions and physical equilibrium of the staff are improved via regular workouts, mediation and other soft skills.
- Young employees should have increasing career and progression chances for both professional and personal growth.
- Managers should believe that if they help managers and non-managers
- The accomplishment of the organization's purpose is fully assisted and
- The remuneration on the basis of team performance should be provided. So nobody feels like

- Time management is one of the finest methods that may assist decrease the imbalance between working women's personal and employment lives.
- Senior and staff support and advice also helps preserve the balance of working lives.
- The management of the tasks and the planning of the events might assist to spend some spare time for other ends.
- Taking a while out for entertainment and holidays may assist overcome stress by spending time with your family and loved ones.
- Learn to say "no" if required.
- Sharing the household tasks will help to maintain work life balance
- Do not restrict yourself to something that is basically terrible for stress avoidance.
- Use the organisations' 'flexible working hours' option to gain some spare time.

6. CONCLUSION

We see today women working in nearly every occupation show that there is no difference between women and women in work. Many organisations really claim that women have an important role to play in strengthening the organisation. This is a great development for women in diverse ways of living. On the other side, there is another background for every woman to handle, namely home and personal life. Manipulating the obligations towards families and organisational possibilities and fighting to keep the work balance may seriously affect an individual's life. Conflict between work and personal life arises when responsibility, commitments and family and work duties are not matched Therefore, a healthy balance between work and their home life is vital for employees. This helps them meet their personal and professional objectives and the organisation for which they are active. Studies have shown that such a scenario impacts physically as well as mentally the health of the person.

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