



Work life balance among women employees in banking sector – A case study in anantapur district of Andhra Pradesh

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Abstract

The present study is an explorative study focused on the work life balance of 120 women employees working banking sector in Anantapur district of Andhra Pradesh. Work life balance is very challenging task to women employees compared to male employees irrespective of organization, age, level of position. This is attributable to additional family responsibilities oversee only by the women in our family and social system. However, these responsibilities are causing additional pressure on women who are already burden with job life in line with men life style. Therefore, present study emphasized on the measurement of work life balance of women employees in banking sector particularly in Anantapur district of Andhra Pradesh. The study revealed that majority of women employees is satisfactory and convenient with their present work life with support of family members, colleagues and organizational policies. The Anova result supported that there is significant variation between demographic variables and work life balance of women employees in banking sector.

Keywords: work life balance, work load, banking sector, Anantapur district

Introduction

The truth that employees' "work" and "family" responsibilities may evolve over time is an aspect that organizations should consider. A growing number of individuals are feeling more anxious about the boundary between their professional and personal lives. The quantity and pace of work have shifted, among other factors, which has generated renewed interest. An optimal work-life balance is increasingly important for individuals looking to maximize their lives. Women tend to be more concerned than men about upholding a healthy work-life balance due to the perception that they are mainly accountable for managing household responsibilities. Public opinion on the comparative advantages of men and women has seen a slight yet consistent shift. Across history, women have rendered significant contributions to various fields and achieved notable progress in every aspect of society. Women favor banking positions as they enable a more harmonious balance between their professional and personal lives. During the two decades after the initial economic reforms in India, the banking sector has experienced significant growth and expansion. The growth of the banking sector has created new opportunities for women's empowerment and progress. Despite the fact that women outnumber men in roles at top global banks, gender equality in the workforce won't be reached until 2022 [2].

A growth of the workforce is significant for all stakeholders, such as companies, employees, and the government. Numerous companies are adopting initiatives such as flexible work hours and on-site childcare to attract and retain more women employees and enhance their productivity. Health insurance, paid family and medical leave, along with other government initiatives, support women in entering the workforce. A study by Chugh and Sahgal in 2007 revealed that employed women encounter distinct difficulties in balancing their professional and familial responsibilities. Particularly in underdeveloped nations, there is a lack of studies on WLB. Consequently,

grasping how women manage career and family is crucial. To gain a deeper insight into the underlying causes of gender inequality and sexism in the workplace, this research focuses on female bankers in the Indian state of Haryana. The work-life balance of female workers in India is influenced by various factors, such as workplace politics, lack of recognition, role conflict, health issues, ineffective time management, social support, and gender bias in childcare. The previously mentioned problems are just a handful of the numerous challenges women encounter. Elements that influence work-life balance encompass job roles, workplace atmosphere, employee-friendly policies, and organizational culture. Incorporating staff is possible. Backlash and perceived organisational support measurements, along with workload, emotional dissonance, supervisory responsibilities, team dynamics, and organisational metrics, can improve work-life, family, and job-related results, such as productivity. Research on WLB has focused on organizational policies and services designed to help employees balance their work and personal lives. Flexible scheduling, childcare, and parental leave are a few of the services that could improve employees' well-being and lower their desire to leave the workforce.

Review of Literature

Sona Vikas., & Ashish Mathur. (2024). A fulfilling existence is possible when one's work and personal life are in harmony with one another. Finding a happy medium between one's "work" and one's "life" is what the phrase "work-life balance" (WLB) is all about. Today, women's work-life balance (WLB) is more important than ever before because of the societal expectation that men and women should provide financially for their families.

Md. Amanullah., & *et al.* (2024) [1]. Balancing working life and personal life is quite challenging, especially for women who must play diverse roles at a time. Family obligations and the nature of work also influence the intensity of work-life conflict. A well-articulated human resource policy may

not wipe out the role conflict but can minimize it prudently. This study is designed to examine whether the existing WLB policies of private commercial banks in Bangladesh are designated enough to influence the female bankers level of commitment and their attitude toward job market.

Sania Khan., & *Et al.* (2023) [5]. In every organization, employees deal with increasing job pressures. In recent years, women have faced even greater difficulties in such circumstances. This study proposed to investigate how work-life balance (WLB) affects the personal lives of working women in the banking industry of Larkana city, Pakistan. The information was gathered via a standardized questionnaire from 266 female bank employees in Larkana.

Vijaya. N., & Arockiasamy. K. S. (2022) [7]. Career and goals are the most important factors in life. Most of the women are coming forward to work in order to support their family. This change is now natural and dynamic due to change of environment and economic conditions. The biggest challenge for women is how to balance the demands of family and career. The literature identifies the various aspects such as career advancement, work stress, work, family conflict and family work conflict, Childcare in context with work life Balance and its practices

Nidhi Saxena., & Ravindra Kumar. (2022) [2]. Women employees are struggling hard to manage their professional and personal lives, balancing both career and family is a difficult task for working women because they face dual burden of work and family. Today every individual has to balance conflicting responsibilities and commitments. Thus work-life balance has emerged as a predominant issue in the workplace.

Pande., & Ahirrao. (2021) [3]. The nationalization of the Indian banking sector in 1969 served as the first major step to reduce gender discrimination against women in banking jobs. The women employees working in the banking industry are able to balance their work-life. The study concludes that there are no separate policies for the work life balance of working women but the majority of women employees accepted job sharing and support from colleagues at work is helping them to balance work-life.

Research Problem

The research examines female workers employed in both private and public sector banks in a designated metropolitan area. It includes multiple titles such as clerks, officers, managers and senior executives, with different tenures and salary ranges. The study explores company regulations, assistance frameworks, work-related stress, familial duties, and social norms as factors affecting work-life balance. The results seek to offer practical insights for banking organizations, regulators, and HR managers to create more. Women working in the private banking sector, particularly in India, encounter considerable challenges in achieving work-life balance arise from intense target pressure, long work hours, and insufficient support. of sufficient work-family assistance such as childcare services. They frequently hold an unequal weight of both work and home commitments, which is intensified by the necessity to put in extra hours to achieve goals and progress in their careers. Although these positions provide monetary benefits and chances for advancement, they also come with job-related stress, possible sexual harassment, along with the on-going challenge of managing rigorous job expectations with domestic life

Objectives of the Study

- The present study aimed to assess the work life balance practices and issues of women employees in banking sector of Anantapur district of Andhra Pradesh.
- To offer suitable suggestions and policies to overcome work life challenges by women employees.

Hypothesis

H₀: There is insignificant variation within and between demographic characteristics and women employees work life balance in banking sector

H₁: There is significant variation within and between demographic characteristics and women employees work life balance in banking sector

Research Methodology

The present research study is explorative and investigative in nature. The study used both primary and secondary data. The secondary data is collected from the previous research papers, text books, business magazines etc. The primary data is heart of the study collected from the respondents through five point likert scale method. The sample size of the study consists of 120 women employees working in both public and private sector banks. The geographical coverage of the study included Anantapur district headquarters in Andhra Pradesh. The sample respondents are selected through purposive and convenient sampling technique. The study used Crona's alpha reliability test, ANOVA, five point likert scale and frequency tables.

Data Analysis and Interpretation

Table 1: Demographic features of the women employees in banking sector

Demographic Feature	Aspect	Frequency	Percentage	Cumulative percentage	
Education	Intermediate	23	19.17	19.17	
	Graduation	46	38.33	57.50	
	Post-Graduation	36	30.00	87.50	
	Others	15	12.50	100.0	
Total		120	100.00		
	Experience	< 3 years	12	10.00	10.00
		3-5 years	58	48.33	58.33
		5-10 years	32	26.67	85.00
		> 10 years	18	15.00	100.0
Total		120	100.00		
Age	< 25 years	19	15.83	15.83	
	25-35 years	45	37.50	53.33	
	35-45 years	35	29.17	82.50	
	> 45 years	21	17.50	100.0	
	Total	120	100.00		
Marital Status	Married	82	68.33	68.33	
	Unmarried	26	21.67	90.00	
	Divorced	8	6.67	96.67	
	Widow	4	3.33	100.0	
	Total	120	100		

Source: Field Study (primary data)

The study found that, in total respondents 19.17 % education is intermediate, 38.33% completed graduation, 30% possessed PG and 12.50% possessed other educational qualification. Similarly, ten % have less than three years of experience and 15% has more than 10 years of experience, nearly half of the women experience lies in between 3-5

years and 26.67% have 5-10 years of experience. In participated women 37.50 % women age is between 25-35 years, 29.17 % is 35-45 years, 17.50% is > 45 years and

15.83% is < 25 years. The marital status observed that, 68.33% found married, 21.67% is unmarried, 6.67% is divorced and 3.33% is widow.

Table 2: women employees work life balance in banking sector

	Statements	SA	A	N	D	SD	Total
01	The working hours are highly convenient and comfortable	32 (26.67)	36 (30)	25 (20.83)	17 (14.17)	10 (8.33)	120 (100)
02	Work load is very balancing	48 (40)	33 (27.50)	18 (15)	14 (11.67)	7 (5.83)	120 (100)
03	colleagues of the banks are highly work sharing	29 (24.17)	45 (37.50)	18 (15)	17 (14.17)	11 (9.17)	120 (100)
04	Family support is very encouragable to balance the work life	51 (42.50)	29(24.17)	19 (15.83)	8 (6.67)	13 (10.83)	120 (100)
05	Organizational policies are highly women friendly	31 (25.83)	49 (40.83)	20 (16.67)	15 (12.50)	5 (4.17)	120 (100)
06	I am taking personal care towards balancing my personal and work life	41 (34.17)	36 (30)	32 (26.67)	9 (7.50)	2 (1.67)	120 (100)
07	I will take help of psychologist, counselors for my healthy issues	32 (26.67)	36 (30)	25 (20.83)	17 (14.17)	10 (8.33)	120 (100)
08	There is good grievance redressed mechanism for women in banks	28 (23.33)	29 (24.17)	32 (26.67)	22 (18.33)	9 (7.50)	120 (100)
09	Family members are highly sharing by work at home	33 (27.50)	36 (30)	35 (29.17)	10 (8.33)	6 (5)	120 (100)
10	My work life balance is very satisfactory and manageable	42 (35)	29 (24.17)	25 (20.83)	18 (15)	6 (5)	120 (100)

Source: Field study

Table 02 exhibits the The study revealed that, 26.67 % of women strongly agreed and 30 % is agreed that working hours in banking are highly convenient and comfortable whereas 14.17 disagreed and 8.33% strongly disagreed owing to delays in settlement of accounts caused too late. Similarly, 40 % strongly agreed and 27.50 % agreed that work load in banks is balancing whereas around 17 % disagreed due to frequent changes in work position is challenging. The study also found that 61.67 % of women employees agreed that there is working sharing culture by colleagues whereas 23.34% particularly in government banks there is no such culture of work sharing is found. Similarly, 66.67% of women employees are getting family support to balance their personal and work life whereas 17.23% is not due to single and widow in nature. The organizational policies towards women are friendly in banking sector expressed by the 66.66 of women whereas not friendly to only 16.67 women particularly in private sector banks. The study also observed that, 64.17% of women is taking personal care whereas 8.67% is not and 26.67% is expressed neutral status. The study also found that, 56.67 % women employees is getting help from psychologist, counselors to manage their personal health issues and 22.50 is not taking such help. Similarly, 47.50 % women is said that there is good mechanism in their banks to manage their grievances on the contrary, 25.83 has no such grievances particular in private banks. The study also revealed that 57.50 % of women employees accepted that family members are sharing some part of work at home. Finally, 59.17 % of women expressed that their work life balance is very satisfactory and manageable and 20 percent is expressed not satisfactory and 20.83 took neutral status.

Reliability Statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.923	.918	14

Cronbach’s alpha technique is used to assess the reliability, or internal consistency, of a set of scale or test items. The results of the test will be in range from (α) 0 to 1. If α = 0, it indicates independency of all scale items one with another where α = 1 indicates entire dependency of all scale items

and high covariance. Therefore, increasing the value indicates high reliability. In general, suggestible Cronbach alpha reliability coefficient level is.923. In the present study reliability test results is.918 which is higher than standard acceptable level of 0.70, this indicates high reliability and consistency of data and fit of ANOVA.

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	6331.981	253	20.72201	45.97611	0	1.13299
Columns	971.0286	13	70.07347	101.6567	0	1.693794
Total	7302.31	3289				

The analysis reveals that, in this case the Sig value is 0.000 which is less than 0.05 so we reject the null Hypothesis and accept alternative Hypothesis and conclude that “There is significant variation within and between demographic characteristics and women employees work life balance in banking sector”.

Conclusion

Work life balance is very challenging task to women employees compared to male employees irrespective of organization, age, level of position. This is attributable to additional family responsibilities oversee only by the women in our family and social system. However, these responsibilities are causing additional pressure on women who are already burden with job life in line with men life style. Therefore, present study emphasized on the measurement of work life balance of women employees in banking sector particularly in Anantapur district of Andhra Pradesh. The study revealed that majority of women employees are satisfactory and convenient with their present work life with support of family members, colleagues and organizational policies.

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