Abstract

Objectives: Work/life balance refers to generating and retaining compassionate and robust work atmospheres in which the employees balance their formal duties with household tasks and thus strengthens employee commitment and efficiency. This study has been made to find the factors influencing the work life balance of women bank employees in Kumbakonam in India. The focus of the study is on both the public and private sector employees positioned as clerk, cashier and manager. The bank employees deal with a heterogeneous population daily in their working schedules and pursue a risky and crucial job.

Methods and Analysis: Simple random sampling method has been used to collect the primary information from the married women bank employees with the help of administering a questionnaire. Primary data were collected from 150 bank women employees and the data collected has been analyzed with the help of statistical tools like percentage analysis, ANOVA, Chi-square test, by using SPSS package. The Cronbach Alpha of 0.8 confirms the reliability, relevance and consistency of the questionnaire used for the study.

Findings: The study reveals an existence of substantial relationship between spousal status and personal factors like education, physical and mental health, emotional balance, number of dependents and the like. The study concluded that married women employees are mostly affected and finding difficult in managing their work-life.

Applications/Improvements: This study can be applied to the institutions where women predominately employ themselves and strike to balance between work and family life.

Keywords: Female Bank Employees, Personal Factors, Spousal Status, Work-Life Balance

1. Introduction

Healthy family life and organizational success depends upon balancing spousal obligations and work responsibilities. The work life and the personal spousal life have its own incompatible needs which are to be balanced by the women employees to succeed in both lives. Due to the economic necessity, it has become mandatory for the women employees to balance their official duties with spousal duties. Work/life balance refers to generating and retaining compassionate and robust work atmospheres in which the employees balance their formal duties with household tasks and thus strengthens employee commitment and efficiency.

According to the sayings of great scientist Albert Einstein, “Life is like riding a bicycle, to retain our balance we must keep moving”. As balancing is important in riding a bicycle, it is crucial to balance the work life with personal life. With the augmented work load in office, the demarcation between personal life and official life is receiving consideration for both the gender especially for women. This is so because; the women are expected to carry out the household activities and child rearing at home. This creates a stress and a barrier in the work life and also in their career development. Work life balance means balancing the number of hours between official and wedded duties equally. It is a contended level of steadiness between the prime responsibilities of employment and married life. An individual should be careful that their responsibilities in career should not explode their ability to enjoy the personal life. Family-work conflict and work-family conflict always results in lower level of job satisfaction.
and the internal conflicts in the family environment. The life of working people is very exciting and demanding. It is a cobweb of number of characters and associations. In many corporates, the employees are required to work for longer hours and execute penetrating job assignments. This leads the workers to physical and emotive stress. To lead a cheerful and strong life the salaried workers should accept responsibilities and acquire equilibrium between their official and household requirements.

Adoption of WLB practices can enhance organizational performances like savings in cost, increased productivity, reduced labor turnover. A theoretical model was developed explaining the factors affecting the line manager WLB policy and practice behaviors and the influence on employees WLB experiences in their organization to know how these affect the employees work life balance strategy outcomes. The term balance is referred to as a simple trade-off between the two domains namely the personal work and official work. Gender remains rooted in the ways they are assigned with home and work life. Women physicians, female leadership are small due to barriers of combining family and office work. Many factors like responsibility for family members, time consuming child care were found to be the obstacles to career development of females. There are many factors discouraging women from entering the higher ranks of leadership position in engineering, science and technology field and that factors are directly related to institutional climate and the challenge of balancing work and family responsibilities. Female employees face obstacles in balancing work and family balance because the academic tenure coincides with the biologically constrained child bearing and child rearing years of women. The researchers studied the relationship by assessing three constituents namely time balance, satisfaction balance and involvement balance. The study revealed that there was noteworthy relationship between the demographic variables and WLB. Factors like job value, organizational support, income, working time were significantly related with work life balance among child welfare workers. The preferences for non-standard and consistent work schedules are the factors which influence the employees’ work life balance.

Researchers have clearly brought out the influence of family and job related issues with reference to IT women professionals in India. In their study the researcher found various themes like challenges of work-life and coping modalities, policies relating to organizational practices in promoting work-life and the nature of social support mechanisms to be extended to women by the family and society at large have been highlighted. The demographic factors and working conditions are considered as important for evaluation of consequences of contract working for work-life balance. Researchers examined how normative, coercive pressures on employees induced the application of work life balance initiatives. It was found that there is an impact between women employees and adoption of work life balance initiatives.

The study revealed about the imbalance of the employees of BPO sector between their private life with their organizational workload. Entrepreneurial impetus regulates the association between work life load and work life integration.

This study has been made to find the factors influencing the work life balance of women bank employees in Kumbakonam. The focus of the study is on both the public and private sector employees positioned as clerk, cashier and manager. The bank employees deal with a heterogeneous population daily in their working schedules and pursue a risky and crucial job.

2. Methodology

Simple random sampling method has been used to collect the primary information from the married women bank employees with the help of administering a questionnaire. Primary data were collected from 150 bank women employees and the data collected has been analyzed with the help of statistical tools like percentage analysis, ANOVA, Chi-square test, by using SPSS package. The Cronbach Alpha of 0.8 confirms the reliability, relevance and consistency of the questionnaire used for the study.

3. Results and Discussion

The primary data collected from the employees of both public and private sector banks have been analyzed with the help of statistical tools like ANOVA single factor, Chi-square test and percentage analysis. The following analysis depicts the factors affecting work-life balance of bank employees.

According to the Table 1 depicts the outline of the respondents. It is evident that 68% of the respondents come under the category below 30 years, 16% of the respondents under the category above 51 years and the rest of the respondents under the category of 31-50 years. In respect to the educational status of the respon-
only because of additional responsibilities that respondents encounter occupational diseases but because with increase in age, the vast majority of the women workforce are in their middle age playing multiple roles caring for the younger and older generations in their families as well as attending to the job as a result of which they are easily prone to health hazards. During middle age that is after thirty years the utmost vigor and muscle power gets diminished with increase in age and the maximum intake of oxygen gets reduces by 30 percent. This indicates clearly that with increase in age the elderly workforce work nearer to the ability of the younger generation and this can hold back the performance in strenuous situations due to health reasons to which women are no exceptions. 

4. Ho: There is no significant association between occupational diseases and experience of the respondents.

According to Table 3, clearly states that the p value is .002 which is less than 5% significant level. Hence, it is found that there is significant association between occupational diseases and experience of the respondents. It means that as the experience of the respondents increases over the years, they are prone to occupational diseases. It is interpreted that occupational diseases is caused due to the working conditions and working hours in banking sector. Industrial stress is a significant occupational health hazard and a considerable cause of monetary loss. Occupational stress may produce both explicit physical and mental disabilities. However it may also cause slight symptom of depression that can affect personal health.

| Table 1. Socio-economic profile of the respondents |
|-----------------------------------------------|
| **Age (years)** | **No. of respondents** | **% to total** | **Qualification** | **No. of respondents** | **% to total** |
|-----------------|------------------------|---------------|-----------------|------------------------|---------------|
| Below 30        | 102                    | 68            | UG              | 78                     | 52            |
| 31-40           | 15                     | 10            | PG              | 57                     | 38            |
| 41-50           | 09                     | 6             | Professional    | 12                     | 8             |
| Above 51        | 24                     | 16            | Others          | 3                      | 2             |
| Total           | 150                    | 100           | Total           | 150                    | 100           |
| **Type of Family** | **No. of respondents** | **% to total** | **Spousal status** | **No. of respondents** | **% to total** |
| Joint           | 45                     | 30            | Married         | 57                     | 38            |
| Nuclear         | 105                    | 70            | Unmarried       | 93                     | 62            |
| Total           | 150                    | 100           | Total           | 150                    | 100           |

Source: Primary data

| Table 2. Occupational diseases and Experience of the respondents - Mean scores and deviation |
|-------------------------------------------------------------------------------------------|
| **Experience of respondents (years)** | **No. of respondents** | **Mean** | **Std. Deviation** |
|----------------------------------------|------------------------|---------|------------------|
| Below 05                               | 96                     | 1.2500  | .43529           |
| 05-15                                  | 24                     | 1.6250  | .49454           |
| 15-25                                  | 09                     | 1.5000  | .54772           |
| Above 25                               | 21                     | 1.5714  | .74642           |
| Total                                  | 150                    | 1.3673  | .52449           |

Source: Primary data

To narrow and confirm these responses, statistical tool viz., ANOVA single factor was performed. It is not
and efficiency. Very many studies have revealed that with increasing age women have fewer injuries but when it occurs, it takes longer period for recovery as it tends to be serious damage. Health issues like musculoskeletal related injuries, sedentary life style posing obesity, tendinitis and carpal tunnel syndrome, hormonal imbalance, menopausal issues, lower back pain have been reported in older workforce to likely affect their work-life balance. Therefore it becomes necessary that the work environment makes reasonable accommodation and job tasks be matched according to the capacity of the individual in the work. Most of the accommodations made are men friendly than women friendly, example the chair with a wrong height, a counter with unusual width, tools and equipment’s with usual dimensions could make it difficult for a women working for long hours, doing repetitive jobs may encounter health problems, and moreover the double workload also poses serious health issues. 

5. Association between Spousal status and personal factors (Chi-square test)

In this study the researcher has used Chi-square test to find the association between the spousal status with various personal factors like number of family members, education, job anxiety, emotional balance, household works, religion, physical health, mental health etc.

It is found from the Table 4, that even though many factors have a high influence on spousal status, caste is completely exempted here. Hence, the hypothesis is proved there is no significant association between caste and spousal status. Regarding family members it is found that family has an influence over married women employees compared to the unmarried women employees. The size of the family, the individuals with whom the women lives all tend to have an influence on her work life balance. Married women have additional responsibilities than the unmarried. Living with the in-laws, caring for sick in the family, attending to the needs of the young and the old in the family, regular household chores and being responsible to the job position definitely has a significant influence on working women. Working women with small children tend to experience a lot of tension as they need to leave behind their nursing children under the care of a maid who may not care as the mother does it, this therefore results in less concentration in work which when noticed by higher ups may result in work life conflict. Researchers raised the issues relating to family and work conflict has been highlighted. This conflict seems to have exerted negative impact in both areas of life causing lowered satisfaction of life and internal disagreement within family operations. Irrespective of the fact married or unmarried education has an impact on spousal status.

Table 3. Relationship between Occupational diseases and Experience of the respondents (ANOVA Single factor)

| Factor       | P value | Result |
|--------------|---------|--------|
| Experience   | .002    | Rejected |

Source - Primary data (at 5% level of significance)

Table 4. Association between Spousal status and personal factors (Chi-square test)

| Personal Factors | Spousal status | Chi-Square Value | P value | Result |
|------------------|----------------|------------------|---------|--------|
| Family Members   | Married (57), Unmarried (93) | 26.688 | .001 | Rejected |
| Education        | Married (57), Unmarried (93) | 10.601 | .014 | Rejected |
| Job anxiety      | Married (57), Unmarried (93) | 14.278 | .006 | Rejected |
| Emotional balance| Married (57), Unmarried (93) | 28.547 | .003 | Rejected |
| House hold works | Married (57), Unmarried (93) | 42.771 | .001 | Rejected |
| Mental health    | Married (57), Unmarried (93) | 25.367 | .005 | Rejected |
| Physical health  | Married (57), Unmarried (93) | 20.441 | .003 | Rejected |
| Religion         | Married (57), Unmarried (93) | 13.402 | .009 | Rejected |
| Caste            | Married (57), Unmarried (93) | 4.803  | .308 | Accepted |
| Spouse/relatives | Married (57), Unmarried (93) | 14.554 | .006 | Rejected |
| Friends          | Married (57), Unmarried (93) | 15.339 | .004 | Rejected |
| Attending functions | Married (57), Unmarried (93) | 33.110 | .001 | Rejected |
| Celebration of festivals | Married (57), Unmarried (93) | 39.937 | .004 | Rejected |

Source - Primary data (at 5% level of significance)
employees. The scenario in most jobs is that women are neglected in the decision latitude where men tend to play a more dominant role. With education and position held things in our society are changing these days. On the other hand, job anxiety, religion and the role of spouse/relatives have less influence on spousal status. Constant work pressure results in decreased performance which in turn has a psychological bearing on the individual which tends to affect the mind-body interaction. When it comes to family or work obligation women tend to ignore their health until it becomes serious which again adds to the stress resulting in reduction in their quality of life. [Table 4]

According to the Table 5 shows the number of promotions and number of transfers the employee had during their work period. From the table it is clear that out of 150 respondents 78% (117) of the respondents had no promotions and 64% (96) of the respondents had no transfer in their work period. Only 16% of the respondents have been given promotion and transfer 1-2 times in their work period. It may be due to less experience of the respondents in their job. Promotions and transfers do positively and negatively influence work life balance. Promotions although has resulted in additional responsibilities and duties has its positive feature with regard to increase in salary and this would definitely lead to positive work life balance even though there is transfer. But on the other hand women find these two parameters in employment to be dreadful as the need to balance between their compassionate roles as wife, mother, daughter-in-law and show their professional expertise and excellence which is a serious challenge to many, particularly in the Indian scenario. Most women fear that promotions and transfer may upset their normal process, promotions may result in extra travelling for field visits or additional tours, combining the regular household chores and office work makes it difficult to shoulder additional responsibilities and necessitates long hours of work as result of promotions. Women also fear promotions as they need to take important decisions and be held responsible for the decisions. Transfers may be taken negatively viewed as they need to be separated from their families or shifting of the entire family, time to settle down with new place and people, language would be seen as a barrier, socialization process have to be developed once again, change in food habits would the many reasons. In spite of all this women who wish to climb the organizational ladder would always see a scope in their promotions and transfers and take up the challenge. Qualified women work force enter into professional and managerial cadres and they continually faced with difficulties in advancement of their careers. In their study it is rightly pointed out that the greatest hindrance to women’s career prospects relies on the perception of attitudes, mindsets, biases and prejudices of their male counterparts as well as their hierarchy in the organization [22]. [Table 5]

According to the Table 6, it is clear that 16% of the respondents are working below 7 hours in a day, 64% of

| Table 5. Number of Promotions and Transfers |
|--------------------------------------------|
| No. of Promotions | No. of respondents | % to total | No. of Transfers | No. of Respondents | % to total |
| No promotions | 117 | 78 | No Transfers | 96 | 64 |
| 1-2 times | 24 | 16 | 1-2 times | 24 | 16 |
| 3-4 times | 9 | 6 | 3-4 times | 18 | 12 |
| More than 4 times | 0 | 0 | More than 4 times | 12 | 8 |
| Total | 150 | 100 | Total | 150 | 100 |

Source – Primary data

| Table 6. Working hours and reasons for employment |
|-----------------------------------------------|
| No. of hours | No. of Respondents | % to total | Reasons | No. of Respondents | % to total |
| Below 7 | 24 | 16 | Monetary | 45 | 30 |
| 8-9 | 96 | 64 | Family pressure | 27 | 18 |
| 10 and above | 30 | 20 | Ambition | 78 | 52 |
| Total | 150 | 100 | Total | 150 | 100 |

Source – Primary data
the respondents are working 8–9 hours in a day, 16% of the respondents are working 10–11 hours and only 4% of the respondents are working above 12 hours. Krishna Reddy et al. (2010) found that the number of weekly hours, the overtime, rigid work program, perverse supervisor and an unfriendly work culture raises the possibility of women employees to feel conflict between their occupation and personal family roles.

Table 6: Overall satisfaction in personal and organizational life of the respondents

| Factors          | Highly dis-satisfied | Dis-satisfied | Neutral | Satisfied | Highly satisfied | Total |
|------------------|----------------------|---------------|---------|-----------|------------------|-------|
| Personal         | 0(0)                 | 6(4)          | 66(44)  | 42(28)    | 36(24)           | 150(100) |
| Organizational   | 3(2)                 | 9(6)          | 45(30)  | 60(40)    | 33(22)           | 150(100) |
| Total            | 3(1)                 | 15(5)         | 111(37) | 102(34)   | 69(23)           | 300(100) |

Source: Primary data

Table 7: Ability to balance work life

| Ability to balance | No. of Respondents | % to total |
|--------------------|--------------------|------------|
| YES                | 99                 | 66         |
| NO                 | 51                 | 34         |
| Total              | 150                | 100        |

Source: Primary data

Every woman in India faces economic, financial and psychological barriers. Finding a balance between work and personal life is equally affecting the women working class. In this research study, the researchers inferred that compared to married women, unmarried female are capable of maintaining stability between work and personal life. The personal factors except caste and the occupational diseases strongly influence work life balance. Therefore, it is inferred that the role of the employers and the family have a vital role in laying emphasis in helping the women so as to enhance their personality traits and bring out to the society their credibility and values. This study can be applied to the institutions where women predominately employ themselves and strike to balance between work and family life.

6. Conclusion

7. References
Men and Women in Mid-life. Gender, Work & Organization. 2009; 16(1):151–72.
5. Schueller-weidekamm C, Kautzy-Willer A. Challenges of Work-Life Balance for Women Physician/Mothers Working in Leadership Position. Gender Medicine. 2012 Aug; 9(4):244–50.
6. Dean DJ, Bandows Koster J. Equitable Solutions for Retaining a Robust STEM workforce: Beyond Best Practices. Academic Press. USA. 2014; 31–50.
7. Greenhaus JH, Collins KM, Shaw JD. The relation between work-family balance and quality of life. Journal of Vocational Behavior. 2003 Dec; 63(3):510–31.
8. Thriveni KK, Rama DV. Impact of Demographic Variables on Work-Life Balance of Women Employees with special reference to Bangalore City. International Journal of Advances in Management and Economics. 2012; 1(6):226–9.
9. Wu L, Rusyidi B, Claiborne N, McCarthy ML. Relationships between work-life balance and job-related factors among child welfare workers. Children and Youth Services Review. 2013 Sep; 35(9):1447–54.
10. Omar MK. Non Standard work arrangements and affective commitment: The Mediating role of work life balance. Procedia – Social and Behavioral Sciences. 2013 Dec; 107(11):4–12.
11. Valk R, Srinivasan V. Work-Family balance of Indian women software professionals: A qualitative study. IIBM Management Review. 2011 Mar; 23(1):39–50.
12. Sayah S. Balance between work and life: A Qualitative study of German contract workers. European Management Journal. 2013 Jun; 31(3):250–62.
13. Pasamar S, Alegre J. Adoption and use of work-life initiatives: Looking at the influence of institutional pressure and gender. European Management Journal. 2015 Jun; 33(3):214–24.
14. Thriveni kumari K. Impact of stress on work-life-balance of women employees with reference to BPO and education sectors in Bangalore, International Journal of Research in Commerce, IT and Management. 2011; 1(7):129–33.
15. Li Y, Miao L, Zhao X, Lehto X. When family rooms become guest lounges: Work–family balance of B&B innkeepers. International Journal of Hospitality Management. 2013 Sep; 34:138–49.
16. Chasewood LC. Work and health: future challenges and opportunities. Presented at: Congressional Office of Compliance Future of Safety and Health in an Aging Workforce. Washington, DC. 2010 Oct 26.
17. Quick JC, Quick JD, Nelson DL, Hurrell JJ. Preventive Stress Management in Organizations, Washington, DC: American Psychological Association, 1997.
18. Kiernan A. Ergonomics and reasonable accommodations under the Americans with disabilities Act. Ergo Edge Newsletter Web site. Available from: http://ergopage.com/newsletter/Nov_2010_2.html. (Accessed July 6, 2012)
19. University of New South Wales Ergonomics Principles and Guidelines Web site: Available from: http://www.fin.unsw.edu.au/files/forms/rmu/g_ergonomic.pdf (Accessed July 6, 2012)
20. Shiva G. A study on Work Family Balance and Challenges faced by working women. IOSR Journal of Business and Management. 2013; 14(5):1–4.
21. Krishna Reddy N, Vranda MN et al. Work Life balance among married women employees. Indian Journal of Psychological Medicine. 2010; 32(2):112–8.
22. Burke RJ, Koyuncu M, Fiksenbaum L. Still a man’s world Implications for managerial and professional women in a Turkish bank. Gender in Management: An International Journal. 2008; 23(4):278–90.