



WORK LIFE BALANCE OF FEMALES EMPLOYEES: A CASE STUDY

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ABSTRACT

Having work life balance is the most challenging issue faced by employees and employers now days. With the increase in work pressure and advancement in technology working needs have increased. Also with the change in rules and regulations in banking industry working scenario has become more complicated and thus there are a lot of disturbances and imbalances in the life of bank employees, working across all levels. Owing to this work pressure, maintaining a harmonious work-family life is becoming more difficult especially for female bank employees. This study analyzed the work life balance of working females of Axis Bank and its impact on their personal and professional lives. It further discussed that management should frame certain policies which will help employees to have balance between their personal and professional lives.

Keywords: Work life balance, Personal Life, Professional Life, Work pressures, Regulations and Technological Advancement.

1.1 Introduction

Work-life balance is the act of having a positive balance between one's personal and professional life. In this challenging and demanding era it is very difficult to maintain balance between the two as demands have increased leading to work pressure. People have to make tough choices to achieve this balance.

People spend more time in office. The ever changing demands of clients and the job directly affect the personal life of employees making it difficult for them to complete the household responsibilities.

On the other hand, personal life can also be demanding if you have a kid or aging parents. Females in the workforce are now a significant and ongoing pressure group calling for flexibility at work. Although both men and women share work to fulfill their needs but still burden is more on women shoulders with respect to family expectations, managing home, taking care of children and parents. In our culture women thus face more challenges to strike balance between personal and professional life.

Work life imbalance can lead to absenteeism from work, creating stress and lack of concentration at work. The issue of work-life balance is increasingly becoming important as families are increasingly becoming nuclear and dual earners. Stress and other conflicts are increasing because of increasing and changing demands of organisation as well as increasing responsibilities of families.

Work-life balance for Bank professionals has become one of the greatest challenges because of change in work scenarios of banking industry and RBI guidelines. Thus it is the demanding need that management function should plan and execute such policies which enable the employees to balance their personal and professional lives so that they can perform well leading to higher productivity and reduction in the stress and absenteeism level.

1.2 Literature Review

Aggarwal (2012) investigated the relationship between work-life balance initiatives and employee's attitudes toward work-life conflict and the workplace in general. Study identified employees perceive work life balance enables them to work better and suggested it should be a joint responsibility of Employer & Employee.

Goyal and Arora (2012) measured the impact of work pressure on family life and the expectations of family on the work commitments on 120 teachers of different educational institutes. The study revealed that factors like negative attitude of family, family commitments, health issues, long working hours, meetings, work load created an imbalance in their personal and professional lives.

Kumari, L. (2012) examined employees' perception about work life balance and its relation with job satisfaction in Indian public sector banks. Study revealed positive correlation between the job

satisfaction and work life balance and indicated job satisfaction as an important indicator of Work life balance.

Meenakshi and Ravichandran (2012) highlighted problems faced by women teachers in achieving Work Life Balance and accordingly suggested ways which would benefit both individual and the organization. Study also revealed that the women teachers knew the importance of WLB and they tried to reach it by scheduling their activities by proper time management.

Santhi and Sundar (2012) examined work life balance of women employees in information technology industry. Study measured the overall work life balance of women employees irrespective of cadres and identified major factors that influence the work life balance among women employees. It also revealed that work life programmes implemented by I.T. firms in Chennai satisfy different categories of employees differently.

Devi and Pandian (2011) analyzed the problems faced by the women school teachers to maintain work life balance and founded that there was no separate policy for work life balance in their school and majority of them were doing school work at home.

Soi and Massey (2011) studied the concept of work life balance and its impact on employment relations and productivity of the employees. Study illuminated the dissymmetry between the work and life that today's fast-paced working generation is experiencing. It was observed that majority of the respondents weren't happy with the shape that their lives have taken recently due to imbalance that has crept in their work and life.

Dasgupta (2010) explored the relationship between psychosocial variables and emotional intelligence of women employees in Information Technology Industry. Study indicated a significant contribution of the psychosocial variables like Quality of Work Life, Work Family Role Conflict and Perceived Happiness in achieving higher Quality of Work Life.

Doble and Supriya (2010) investigated work life balance across genders and observed that both male and female faced imbalance in family and work life. Study depicted the factors that contributed work life balance like flex time, work from home, part-time work, availability of child care and flexibility to take care of emergencies at home.

Vittal (2003) observed that the dropout rates of women have increased with their marriage and childbirth as childcare and housework remain women's responsibilities, irrespective of her income, educational level or employment. Study also reflected that there is great burden on women which restrict her choices in terms of better job opportunities.

1.3 Objectives

- 1 To study the prevailing work-life balance of female employees working in Axis Bank.
- 2 To analyse the relationship and impact of work life balance on working female employees' personal life.
- 3 To analyse the relationship and impact of work life balance on working female employees' professional life.

1.4 Hypothesis

H₀₁: There is no significant impact of work life balance on working female employees' personal life.

H_{a1}: There is significant impact of work life balance on working female employees' personal life.

H₀₂: There is no significant impact of work life balance on working female employees' professional life.

H_{a2}: There is significant impact of work life balance on working female employees' professional life.

1.5 Research Methodology

1.5.1 Research Design

An empirical study was conducted to achieve the objectives. As the impact of work life balance on working female employees' personal and professional lives was analyzed. The research design is descriptive and causal in nature. As the objective is to study and describe the prevailing level of work life balance of working females in Axis Bank from employees point of view and to demonstrate the impact of work life balance on personal and professional life by applying parametric statistics (correlation and regression). This study concerns the causal relationships between work life balance, personal life and professional life in Axis bank.

1.5.2 Sampling Design

Delhi/ NCR were chosen. Delhi, besides being the political capital of the country, is also a very big banking hub. Sample size constituted of 100 employees of Axis banks. Employees of Axis bank were randomly selected. Three to five employees were selected randomly from the different branches.

1.5.3 Tools for Data Collection

The main techniques used in this study for data collection were Questionnaire and secondary source analysis. Research Questionnaire has three sections. Section A having 5 statements of work life balance and Section B is having 5 statements of personal life and Section C having 5 statements of professional life on a Five point scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree).

1.5.4 Reliability & Validity

To check the reliability of the scale Cronbach's alpha (coefficient of reliability or consistency) was calculated. Cronbach alpha value for first scale "Work life balance" comes out to be 0.852 and for the second scale "Personal life" is 0.814 and for third scale "Professional Life" comes out to be 0.812. All are having values more than 0.70 which depicts that both the scales are highly reliable in nature.

In this study Content of this research was validated by analyzing the literature, considering the opinions of field experts. With the help of Expert's views and review of literature, each and every statement of questionnaire was thoroughly examined. It was found that content of each item were related with the objectives of the study.

1.5.5 Techniques for Data Analysis

The information of all the questionnaires was coded and entered in the computer by using MS-Excel and SPSS Software. Statistical Package for Social Sciences 20.0 Version was used to do the required statistical analysis. Descriptive Analysis, Correlation and Regression techniques was used to analyze data in the study.

1.6 Descriptive Analysis of Work Life Balance of female employees working in Axis Bank

The overall work life balance of female employees working in Axis Bank was analysed using Descriptive statistics. Mean value and standard deviation was analysed. Range was calculated by formula $\text{Mean} \pm (1.96) \text{ Standard deviation}$. The upper limit and the lower value come out to be 21.93 and 11.14 respectively.

25- 22: High level of Work Life Balance

21-12: Medium level of Work Life Balance

5-11: Low level of Work Life Balance

Table 1: Table Showing Descriptive Statistics of Work Life Balance

| | N | Minimum | Maximum | Mean | Std. Deviation |
|-------------------|-----|---------|---------|-------|----------------|
| Work Life Balance | 100 | 10.00 | 23.00 | 16.57 | 2.77 |

Source: Survey results

The mean of work life balance on working females comes out to be 16.57 which depicts work life balance of females working in Axis bank has medium level of work life balance. Thus Management should start realizing its importance in this competitive, ever changing, demanding and stressful environment.

1.7 Relationship and Impact of Work Life Balance on Employees' personal life

Correlation analysis was carried out to study the relationship between work life balance and personal life of working female employees. The results were shown in table below:

Table 2: Table Showing Correlations between Work Life Balance and Personal life

| Personal life | | |
|----------------------|---------------------|------|
| Work Life Balance | Pearson Correlation | .692 |
| | Sig. (1-tailed) | .000 |

Source: Survey Results

The coefficient of correlation as shown in table 2 comes out to be 0.692 and p value .000 which revealed that there is significant positive correlation between the two variables. The result depicted that there exists a significant positive relationship between work life balance and female employees' personal lives.

The impact of the Work life balance on Personal Life was examined by performing regression analysis. Work life balance is the independent variable and Personal Life is dependent variable. The results were shown in table below:

Table 3: Table Showing Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .692 ^a | .479 | .476 | 1.16576 | .479 | 62.233 | 1 | 98 | .000 |

a. Predictors: (Constant), Work life Balance

b. Dependent Variable: Personal life

Source: Survey Result

Value of R Square comes to be .479 which depicts that the Work life balance accounts for 47.9 percent of variance in the scores of employees' personal lives. Thus it is a contributing factor and the use of effective Work Life Balance policies can lead to better personal life. The ANOVA tests the significance of the regression model. F- Value comes out to be 62.233 is significant at 5 percent level of significance. Thus regression model is valid and significant. And we can say that there is potential impact of work life balance on the personal life of working female employees.

Table 4: Table Showing Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 5.123 | .615 | | 7.824 | .000 |
| Work Life Balance | .541 | .043 | .692 | 11.653 | .000 |

a. Dependent Variable: Personal Life

Source: Survey Results

Value of t for work life balance comes out to be 11.653, p value is .000 and beta value is .692 which is significant at 5 percent level of significance. The null hypothesis 1 was not accepted in

this regard. Thus there is significant impact of Work Life Balance on the employees' personal life.

1.8 Relationship and Impact of Work Life Balance on Employee's professional life

Correlation analysis was carried out to study the relationship between work life balance and professional life of working female employees. The results were shown in table 5.

Table 5: Table Showing Correlation between Work Life Balance and Professional Life

| Professional life | | |
|-------------------|---------------------|------|
| Work Life Balance | Pearson Correlation | .594 |
| | Sig. (1-tailed) | .000 |

Source: Survey Results

The result depicted significant positive relationship between work life balance and employees' professional life. Coefficient of correlation 0.594 is significant at 5 percent level of significance. The result depicted that there exists a significant positive relationship between work life balance and female employees' professional life.

Table 6: Table Showing Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .594 ^a | .424 | .419 | 2.03216 | .424 | 60.510 | 1 | 98 | .000 |

a. Predictors: (Constant), Work life Balance

b. Dependent Variable: Professional Life

Source: Survey Results

The impact of the human resource system on competitive advantage status was examined by performing regression analysis. The value of R square comes out to be .424 which depicts that there is 42.4 percent impact of work life balance on the professional life of female employees. Results indicated that the regression model predicts the outcome variable significantly well. The

ANOVA tests the significance of the regression model. F- Value comes out to be 60.510 is significant at 5 percent level of significance. Thus regression model is valid and significant.

Table 7: Table Showing Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 6.053 | 1.30 | | 5.231 | .000 |
| Work Life Balance | .612 | .085 | .594 | 6.943 | .000 |

a. Dependent Variable: Professional Life

Source: Survey Results

Value of t for human resource system comes out to be 6.943, p value is .000 and beta value is .594 which is significant at 5 percent level of significance. Thus null Hypothesis 2 was not accepted in this regard. Thus there is significant impact of work life balance on employees' professional lives. Hence there must be focus on improving the work life balance which will further improve their professional life leading to more productive and efficient staff.

1.9 Findings and Discussion

In today's competitive era, with changing demands, regulations and so much pressure the work needs have increased a lot. This leads to increase in stress level of the bankers. Majority of the respondents expressed that there is no separate policy for work life balance in their organisation and many people were doing work overtime. Also management has not done much in terms of designing and implementing effective work life balance policies and practices. If the personal and professional lives of female employees are balanced, they can devote more time to their children and can focus on their upbringing. It was found that the number of hours worked per week, the amount and frequency of overtime, and inflexible work schedule increase the likelihood of bankers to experience conflict between their work and family roles as it kills their time to perform family related activities. Findings revealed that employees in Axis Bank have medium level of Work Life Balance. Also there is significant positive relationship and impact of work life balance on employee's personal and professional life. Study also revealed some of employees feel so stressed that they are not able to handle family responsibilities even after coming from workplace as they feel so tired and exhausted because of long working hours. Breaks are also

very short so they were not able to take proper rest. However, their bank provides no policy as such to help their employees meet their family commitment. Thus focus must be there in making policies that can help the female employees to have balance between the two.

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