



Work Life Balance Among Women Bankers- A Conceptual, Theoretical And Literature Framework

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ABSTRACT

Finding work life balance in today's past paced world becomes a Herculean task and presents a major challenge to both employers and employees. Work life balance is now increasingly becoming the focal point of study by HRM experts. While labor market participation has increased for women of all ages, women continue to shoulder the main responsibility for organizing and undertaking unpaid caring work. This paper first tries to explain the meaning and underlying concept of work life balance and the later looks at the various factors of the work life balance construct. At last literature studies on work life balance among women employees and bankers are discussed.

KEYWORDS : Work Life Balance, Women, Banking

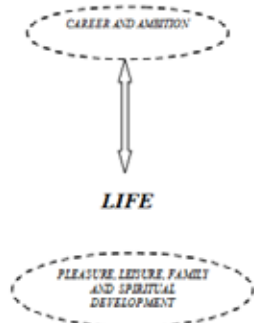
INTRODUCTION:

The present century has seen many women employees entering the workplace and competing equal to their opposite gender in every aspect of work. This progress and change in roles played by the women have not freed them from the personal life roles that they have. At such a stage has stemmed the concept of Work Life Balance (WBL). An individual's work life and personal life may bring in conflicting demands on one another and the demands from both the roles are equally important. Hence Work Life Balance among female workers has gained additional attention from People Managers.

CONCEPTUAL FRAMEWORK OF WORK LIFE BALANCE:

The term "Work Life Balance" was coined in 1956. Work-Life balance is a broad concept which includes proper prioritizing between career and ambition on one hand, compared with pleasure, leisure, family and spiritual development on the other. It is a key factor which determines employee satisfaction, loyalty and productivity. The current work force scenario is marked by the fast pace of change, intense pressure, constant deadlines, changing demographics, increased use of technology and the work from home concept. Also with the increase in the proportion of dual earner families and the kind of life style finance people are having work life conflicts are inevitable. Work life Balance has important consequences for employee – attitude towards their organizations. A balance between work and life is supposed to exist when there is proper functioning at work and also at home.

FIGURE 1: CONCEPT OF WORK LIFE BALANCE

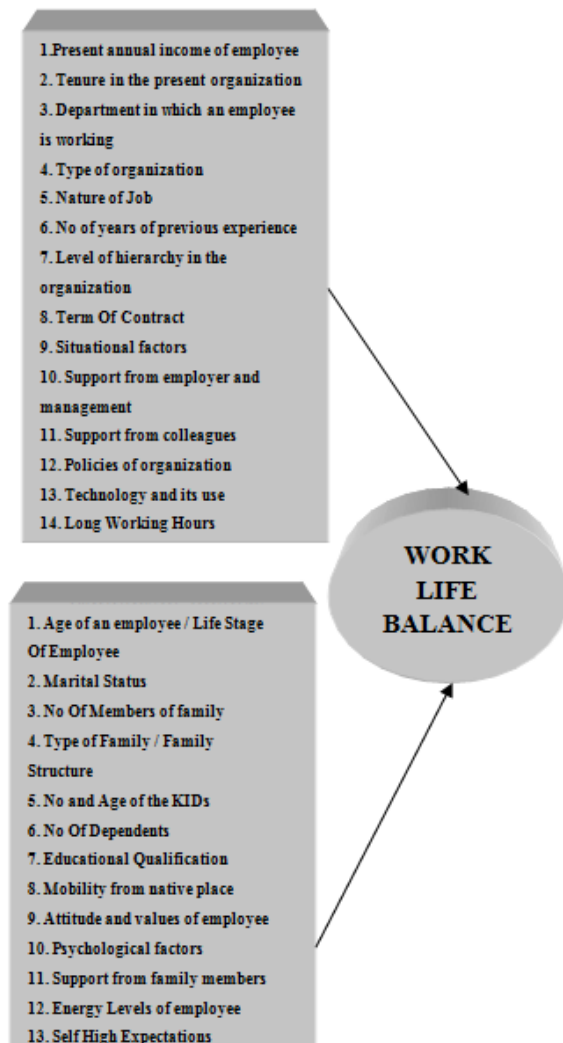


Clark(2000) defines Work Life balance as "Satisfaction and good functioning at work and at home, with a minimum of role conflict", stating that "though many aspects of work and home are difficult to alter, individuals can shape to some degree the nature of the work and home domains, and the borders and bridges between them, in order to create a desired balance.

THEORITICAL FRAMEWORK OF WORK LIFE BALANCE:

The determinants of Work Life Balance are both organization and individual based.

FIGURE 2: THEORITICAL FRAMEWORK OF WORK LIFE BALANCE
Organizational factors



Individual factors

The various organizational and individual factors that determine WLB are presented above. Work Life Imbalance among the employees affect negatively to employees as well as organizations. Less productivity at workplace, more conflicts, absenteeism, high attrition, low morale, more stress are the major impact of work life imbalance on the employees.

LITERATURE REVIEW:

EARLY DEFINITIONS:

Work-family conflict is defined as a form of role conflict characterized by the incongruence between responsibilities of the home and workplace which are mutually incompatible. (Greenhaus and Beutell, 1985). Work life balance is "the extent to which an individual's effectiveness and satisfaction in work and family roles are compatible with the individual's life priorities. (Greenhaus and Allen, 2006).

Work-family balance is defined "as accomplishment of role related expectations that are negotiated and shared between an individual and his or her role-related partners in the work and family domains" (Grzywacz and Carlson, 2007).

EXPLORATORY STUDIES ON WORK LIFE BALANCE:

The origin of the research work life balance can be seen from the seminal work of **Rappoport and Rappoport (1969)**, the research has been that both work and family needs time and energy. Work is an important source of income, financial stability and status where two partners come join hands together and earn and support and raise their children together. As work and family has no direct relationship with each other conflicts are inevitable to arise. **Khan wolf, Quinn, Snoek and Rosenthal, (1964)** from their seminal studies associated work life balance with role theory, that is conflicting expectations associated with different roles which the male and female has to play in their day to day life.

Kanter (1977) was able to continue the research of **Khan (1964)** proving that work and family are not independent of each other rather have an inter link which consequently brings in conflicts between the two. With the pioneering work of **Pleck (1977)** there was a general consensus formed that work and family affect each other either in a positive or negative way. And there are various extraneous variables like time, task, attitudes, stress emotions, and behaviors which have an influence over work life imbalance.

Another influential theory after **Pleck (1977)** was the theory of spill over (**Piotrkowski, 1979**), based on asymmetric permeable boundaries between the work and family life domains. The spillover theory basically talked about two type of factors- job related factors and work related factors. There was a relationship established between the two domains of job related factors and work related factors like the influence of spill over theory over job context more for women than for men, whereas the converse would be true for job related factors. Further the spillover theory also invited various research scholars to identify few more factors that influence the work family dependency like compensation, benefits, and bonuses (**Champoux, 1978**).

Greenhaus & Beutell (1985) further segregated few more factors like time, task, attitudes, stress emotions, and behavioral spill over work and family. They tried to maintain either positive or negative relation between the two domains. **Greenhouse & Brutell (1988)** found out that interface between work and family is asymmetric and work tends to influence more on family than family on work. A distinction was made between work family interface (family interfering work) and (work interfering family)



FIGURE 3: BALANCING WORK & LIFE

Several scholars during that time concluded that interference between work and family and the conflict arising out of it are conceptually and empirically distinct from each other. (**Wiley, 1987**). As explained previously the field was dominated more by role theory which was derived from seminal studies of **Khan, Wolfe (1964)**. According to **Cohen & Wills (1985)** role theory and its conflicting expectations form the two domains have detrimental effects on the well being of male and females both. This further led to the stressors – strain mode (**Cohen & Wills (1985), Krasek & Theorell, 1990**) with work family conflicts as stressors.

Many theoretical models were then published detailing the stressors that cause conflicts among work and family domain (**Bedeian, Bruke & Moffet, 1988**). **Kelly & Voydanoff, 1985** offered a general integrative framework of work family interface. Factors which were taken into considerations were social support, time commitment, overload (both at work and at family) as antecedents, and work family conflict and family work conflicts and core variables, and distress, dissatisfaction and performance as outcomes.

STUDIES ON WLB AMONG WOMEN:

Guek et al (1991), indicated that women reported more work interference in family than men, despite spending about the same number of hours in paid work as men. Although women spent more hours in family, they reported some level of interference in work.

This mismatch between the two set of roles that are work role responsibility and family role responsibility leads to work life imbalance (**Greenhaus et al. 2003**). The general aim of such working time policies is to strike a balance between employment and domestic commitments that is equitable and beneficial to both employer and employee. **Greenhaus et al, (2003)** conceptualized mainly three components of work life balance. Firstly they took time as a base and observed that if equal amount of time is devoted to work and family there happens to be a balance between two. Secondly psychological involvement balance has to be there in two roles of work and family and thirdly satisfaction balance which strives to keep balance between job satisfaction and family life satisfaction.

According to **British Household panel survey (2004)**, concept 'Work Family Balance' is an earlier term and has neglected some key life domains that are included in **Work Life Balance**. Like in 'Work Family Balance', women's leisure lives and economic situation are included whereas 'Work Life Balance' includes health and friendship along with economic situation. This linguistic shift reflected a broader and more inclusive way of framing the debate to engage men and women with or without children or other caring commitments and was partly response to backlash against work family policies by those without obvious family obligations (**Lewis & Gambles 2007**).

WLB STUDIES IN BANKING SECTOR: YADAV, R.K et al, studied on work-life balance among working women in State Bank of India, Bhopal. The Respondents reported average level of work life balance and are generally happy with their working arrangements. So author suggested to the organization to provide facilities like flexible time; job sharing; crèche facilities, and necessary breaks to female employees, employees in turn feel that the organization is helping them in coordinating the family and professional life and increase their productivity and contribution towards the organization.

Sundar, Sundarraj, Ashok kumar (2011), indicated that despite job security and strong welfare measures protect in private sector banks and opportunity for qualification up gradation by women employees it is the fear of promotion that keeps the women folk to continue to languish in lower cadres but the plight of women folk in new generation banks is different in that they do not have a job security and their pay is performance linked. Study revealed that women executives in Private sector banks are found to be more knowledgeable about work, maintain a cordial relationship with customers and have positive attitudes towards work.

Modi, Chima (2011), examined the extent to which Work Life Balance policies and practices are a reality for employees in Banking Sector. The study also examined if there were any barriers and reasons for mutual adoption of Work life balance policies in Nigerian Banking

sector. The study suggested an urgent need to communicate clearly the banks Work Life Balance policies and practices to its employees, to raise awareness further and improve the knowledge and understanding of relevant policies.

Shariq Abbas, Vandana Premi (2011), tried to look at the awareness, attitude perceived importance and formalization of Work Life Balance policies in Banking sector, both Private and Public sector banks. Findings suggest that employees perceive flexible working arrangements as most important Work Life balance policy; nonetheless say the perceptions towards the implementation of Work life balance in their organizations are negative. The study also revealed that the extent formalization of work life balance policies in Public and Private sector banks had no written documents for the same in both the systems.

Lalaita Kumari (2012) in her study emphasized that each of the work life Balance factors on its own is a salient predictor of job satisfaction and there is significant gap between male and female respondents with job satisfaction with reference to various factors of Work life balance. The result of the study had practical significance for human resource managers of especially banks to improve staff commitments and productivity along with designing recruitment and retention of employees.

Vartha Raj & Vasantha (2012) studied the Work Life balance of working women in service sector. They specified that the ultimate performance of its employees which in turn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence. Better emotion management is necessary in order to accomplish objective of life.

Varatharaj, V et al (2012), studied on the work life balance of working women in service sector. Work life balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life. Work life balance enhances efficiency and thus, the productivity of an employee increases. It enhances satisfaction, in both the professional and personal lives. The findings of the study revealed that the majority of the women employees feel comfortable in their work place irrespective of their trivial personal and work place irritants.

Seshadri, U et al, studied the relationship between work life balance factors and organizational flexible policies. Author identified and assessed that organization policies have influence on work-life balance factors on working women in dual career families. They found that employees had a strong anticipation on organizational support for achieving work-life. A Study on Selected Public and Private Sector Undertakings was undertaken by **Kanthi Sree, G. (2013)**, to study the work life balance of employees in Andhra Pradesh. According to researcher, the result of Work Life imbalance depends on 3 types of conflicts viz., time-based, stress-based and behavior-based.

Victor, L. D et al, study aimed at to know the work – life conflict among women employees in banking sector in Batticaloa district. They found that bank employees do experience some degree of work-life conflict and number of children and their age had greatest impact on work-life conflict.

CONCLUSION:

Work-life balance (WLB) is an important area of human resource management which is receiving increasing attention from policy makers, organizations, management, employees and their representatives globally. It is a factor which has the potential to affect important workplace issues such as employee turnover, stress, job satisfaction, and productivity. The pressures of the work or personal life can lead to stress.

According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Employees are the pillars of the organization. So organization should give its attention towards the welfare and needs of the women employees. So that women employees can able to balance their dual role i.e., work as well as personal life.

Therefore, it is important for employees to maintain a healthy balance between work and their private lives. Generally those employees who have better work-life balance contribute more towards the success of the organization. The organization can render better service to the customers by having productive and efficient employees.

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