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Work life balance: challenges and resolution strategies- A descriptive study among women employees in banking sector of Idukki District, Kerala

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Abstract--Every human being has many needs to be fulfilled and many levels to be reached. Meeting the needs and levels simultaneously is a huge task and fulfillment of the same gives way to frustration. This research aims to develop relationship between career and family and establish the potential impact of both on female employees in banking sector. Work life balance includes pressure of family colleagues and self-work life balance is vital factor in the dual life of women employees. The imbalance generates an adverse effect on personal life and professional life. The study reveals the effective management of role at work and role at home among female bank employees as it has been a challenge for them always. A well-balanced work domain and family domain tend to make people feel more motivated. The study also discusses the strategies adopted by female bank employees of Idukki district in Kerala the sample size of 100 is taken for the study. The responses are collected using structured questionnaire and SPSS software is used for data analysis.

Keywords---needs, drives, dual life, work domain, family domain, professional life, work life balance.

Introduction

The most important resource in every type of organization is certainly human resources because they have logic and emotions. They are superior to any other resources and the human resources handle control and manage other physical resources. So create a favorable environment for human resources is a crucial factor for an organization. Many organizations have implemented policies to maintain work life balance and thereby creating conducive environment.

The workplace issues along with social and economic factors hence create imbalance in work and personal life of employees. Moreover there may be the problem of role ambiguity, role conflict, increasing responsibility, work pressure, stress etc. To streamline all these factors quality of work life balance is important. The meaning of work life balance depends upon the attitude and perception the people and it has been expanding day by day

Objectives of the Study

- To identify the challenges of work life imbalance and its relationship with career stages
- Determine the relationship of work life spillover and role conflict over work life balance
- To understand the strategies and suggest suitable measures to improve WLB of women bank employees

Hypotheses

The following hypotheses are developed related with the framework of the study

H0-Work life balance is high among unmarried women employees

H0-Age group (career stage) of women employees and work life balance are independent attributes.

H0-There is significant relationship between work life spill over and Role conflict

Research Methodology

The research comprises descriptive study using well-structured questionnaire in the banks of Idukki district. It included the nationalized banks, co-operative banks and private banks in Idukki. 100 women employees are given with questionnaire to collect primary data. A pilot study was conducted with 15 respondents for testing viability of questionnaire and necessary improvements are made.

Sources of Data

Data afresh is collected from respondents as primary data and secondary data is also utilized from magazines journals etc.

Literature Review

Tyson J Sorensen , Aaron J Mc Kim and Jonathan J Velez(2016) in their study has come out with a conceptual model to show work life balance. They considered

the relationship of work family balance ability with work role, family roles, and other life role and the major outcome is job satisfaction

Shakkeela Chollaseri and R Senthilkumar (2017) conducted a research on work life balance of college teachers in Malappuram city Kerala state, here they focused on relationship of WLB with age, gender, educational qualification and monthly income, they found out that there is positive correlation between arrangement of work and stress of teachers, most of them feel stress because of the work load and semester system

S . Jeya Davyson, Immanuel(2016)had an empirical investigation about WLB of teachers in multicultural schools and found out that enough time with family and sum of work, family conflict can predict the impact of work life balance of teachers in multinational schools

Dr Achyut Gnawali (2017)in his research work, Work-family balance and its outcomes among female teachers in Nepal documented that the life stress flows from family domain to work domain not through reverse channel i.e.; high house hold responsibilities can negatively affect the work domain causing hindrance .Higher the level of perceived role ambiguity and role conflict ,higher is life stress among working female. Lack of clarity of work responsibilities and conflict of multiple reporting affected their work stress

Usha V Bhandare and Dr. Seethalakshmi N (2017) in their study on work life balance and employee health identified that female teachers are facing health problems than male faculty and teachers of younger age group face problems of WLB

Simonetta Manfredi and Michelle Holliday (2004) in their research work” Work life Balance- AN audit of staff experience at Oxford Brooks University” found that work life balance enables employees to work better, so it should not be ignored and line managers have key role in implementing WLB. The workers suggested flexi-time, compressed hours, working from home and job sharing opportunities

MAC. Fathima Aroosiya (2018) in the research work “A study on work life balance among working women of government schools and divisional secretariat made it clear that there is significant differences in work life balance based on demographic variables i.e., Position,age,job of spouse, service experience, number of children influence the level of work life balance

Shilpi Kulshrestha examined major factors influence work life balance of female working employees in banks also observed the challenges associated and negative effects due to improper management of work .The study revealed that most of employees miss valuable time with family and friends even with normal working hours and fell tired because of pressure due to changing and challenging banking environment scenario stress related diseases are quite common among them the study suggested to bring about flexible starting time, job sharing ,time for family engagements tele work , and counseling services

Dr. MS Narayana and J Neelima(2017) in their empirical study on work life balance on women employees in banking sector emphasized to analyze various parameters of work life balance including working environment, self-management, personal expectation and WLB policies .They found that the respondents are satisfied with working environment facilities provided through WLB policies .They do self -manage their work the study suggested to provide facilities like formal counseling department exercises meditation and sough skill practices , job sharing support from supervisors , flexible working time .The support from family members is inevitable . Bank can avoid overtime, work on holidays etc.

Sana Hafiz (2017) in her study on work life balance of women employees in banking sector conducted in kota city examine the determinants and challenges work life balance and tried to reveal the effect of WLB on job satisfaction and the initiatives taken by banks to improve WLB .The study revealed that most of the respondents are dissatisfied with policies and facilities regarding time of family engagements. The women employees accepted the fact that they are not able to pursue their career with same velocity after marriage and child break. The researcher suggested women employees to plan and prioritize tasks manage time and use WLB facilities provided by organizations. The researcher asked the organization to provide child care centers, par time working during early stages of child care. The government is asked to arrange realistic work life culture protect from long hours of work and create authentic data base on women workers

K Thriveni Kumari and Dr. V Ramadevi (2015) in their study on work life balance on various service sectors, stated that banking sector has topped in the list of satisfaction related with work life balance followed by BPO.

C Goldbell Rachel and Dr. K Suresh Babu (2018) asserted that women in banking sector are satisfied with WLB policies and work environment. They are able to do self-management and get support from family for child and dependent care.

Analysis and Interpretation

Table No.1
Respondents face work- family conflict

Sl. No.	Opinion	No.	%
1	Yes	63	63
2	No	37	37
	Total	100	100

Interpretation: Table No.4 deals with respondent's opinion regarding work life conflict they face. 63% feel work family conflict because they are not able to manage work life balance and 37% can effectively manage work life balance and 37% can effectively manage work life balance.

Table No.2

Sl. No.	Marital Status	Maintain work life balance		No.
		No.	%	
1.	Married	21	31	68
2.	Unmarried	16	50	32
	Total			100

Chi Square Analysis Hypothesis:

H₀: Worklife life balance is high among unmarried women employees.

O	E	(O - E)	(O - E) ²	(O - E) ² /E
21	25	-4	16	0.64
47	43	4	16	0.37
16	12	4	16	1.33
16	20	-4	16	0.8
100				3.14

$$\sum (\mathbf{O-E})^2 / \mathbf{E} = \mathbf{3.14}$$

Degree of freedom =1

Table value at 5% level of significance = 3.841

INTERPRETATION:

Calculated value is less than table value. Hence H₀ is accepted. Work life balance is high among unmarried women employees

Table: 3
Age group of respondents

Sl. No.	Age group(career stage)	No.	Work life balance			
			Yes	%	No	%
1.	20 – 30 (Exploration)	20	11	55	9	45
2.	30 – 40 (Establishment)	23	2	9	21	91
3.	40 – 50 (Mid – Career Stage)	38	21	55	17	45
4.	50 – 60 (Late Career Stage)	19	3	16	16	84
	Total	100				

Chi Square Analysis

Hypothesis:

H0: Age group (career stage) of women employees and work life balance are independent attributes.

O	E	(O - E)	(O - E) ²	(O - E) ² /E
11	7	4	16	2.28
9	13	- 4	16	1.23
2	9	7	49	5.4
21	14	7	49	3.5
21	14	7	49	3.5
17	24	-7	49	2.04
3	7	-4	16	2.28
16	12	4	16	1.33
100				21.56

$$\sum (O-E)^2 / E = 21.56$$

Degree of freedom =3

Table value at 5% level of significance = 7.815

INTERPRETATION:

Calculated value is greater than table value. Hence H0 is rejected. The two attributes, Work life balance, and age group (career stages) are dependent variables.

Table No.4

Respondents having children and their work life Management

Sl. No.	Respondents having children	No.	Maintain work life balance	
			No.	%
1.	Yes	58	12	21
2.	No	42	25	60
Total		100		

INTERPRETATION: Table no.4 shows that the respondents having children find it difficult to deal with work life balance

Table 5

Respondents opinion about parenting

Sl. No.	Opinion	No.of respondents positively responded	%	Total
1	Parenting influenced by work	53	84	63
2	More stress lead to conflict with children	48	76	63

3	Parental goals, values behavior are negatively influenced	35	60	63
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INTERPRETATION: The study shows that parenting is influenced by work demands and more stress at work lead to conflict with children.60% responded that parental goals, values and behavior are negatively influenced with work pressure

Table 6
Type of conflict confronted by respondents

Sl. No.	Type of conflict	No. of respondents	%	Total
1	Time-based	76	76	100
2	Strain-based	69	69	100
3	Behavior-based	54	54	100
4	Work-family culture	43	43	100

INTERPRETATION: 76% confront time-based conflict because of work life spill over, Strain based conflict because of more work demands in banking sector, increasing role conflict give way to behavior based conflict. But work family cultural inter change does not happen so much

Table 7
Respondent's opinion about work life spill over and role conflict

Opinion	Work life spill over	Role conflict
Very high	27	29
High	30	31
Medium	38	34
Low	3	4
Very low	2	2
Total	100	100

$r = \frac{n \sum xy - (\sum x \sum y)}{\sqrt{n \sum x^2 - (\sum x)^2} \sqrt{n \sum y^2 - (\sum y)^2}}$
Correlation coefficient (r) = 0.990

INTERPRETATION: Since correlation coefficient is 0.990, there is high degree of positive correlation between work life spill over and role conflict

Table 8
Factors determining WLB; Response from respondents

Sl. No.	Factors	%	Total
1	Excess work	96	100
2	Stress	96	100
3	Long working hours	95	100

4	Family Responsibility	90	100
5	Family support	97	100
6	Work life spillover	98	100

Table 9
Strategies of Manage Work life balance according to respondents

Sl. No.	Strategies	%	Total
1	Flexible time	93	100
2	Technological support	92	100
3	Job Sharing	90	100
4	Job Splitting	63	100
5	Work from home	96	100
6	Time off from family engagement	97	100
7	More holidays	100	100

Findings

- The work life balance is found high among unmarried women employees .because they have limited responsibility in family life .They can spend more time in work domain. But work life balance is comparatively low among married women employees .Among them 93% have the responsibility of children so they find it hard to streamline the work demands and family demands. Many of the married women can manage work life balance because of family and spouse support, proper plans, prioritization of the plans etc.
- The study clearly points out the relationship and dependency between career stages and work life balance. In exploration stage (20-30age group) the work life balance is found to be very high because they are more enthusiastic and limited responsibility. In the establishment stage i.e., those come under the age group 30 - 40 it is found that there is more work life conflict because of high family demand and work demand they find it difficult to cope up with the situation. In mid-career stage (ie, 40-50 age group) many of the respondents can manage work life balance. The reason behind the phenomenon is that their children are self-sufficient and the work related issues can be handled diplomatically because of work experience. In late career stage (50-60age group) work life balance tend to be very low because of stress related with retirement and health related issues
- It is found that majority of women employees in bank faces with work family conflict and not able to manage work life balance
- The study discusses the types of conflict confronted by the women employees. For 76% time spend on one domain overlap with the time spend on another domain 69% feels strain based conflict because of work family spill over 54% feel behavior based conflict and 43% feels work family culture related conflict
- The parenting of working women is found affected by their work demands their parental goals values and behavior is found affected and work related stress give away to conflict with children
- The work life spill over is found high for bank women employees the conflict between different roles they perform is tend to be high because of that. There is

very high degree of positive correlation between work life spill over and role conflict.

- The factors determining work life balance are work, stress long working hours family responsibility and support the extend of work life spill over etc.

Suggestions

- The banks can employ more holidays and time off for family engagements this helps to have clear role perception role engagement and avoid role conflict
- The work from home and flexible timing with the help of technological support for limited days in a month can provide relaxation to work life spill over and there by suppress role conflict.
- The strategy of job sharing and job splitting can be experimented, it is a development technique as well as stress releasing tool
- The women employees can be provide with yoga ,meditation and entertainment programs which act as a catalyst to relieve from stress
- Formulate favorable work life balance policies and implement with the participation of women employees.
- Limit the long working hours of women employees and give due consideration to their family responsibility.

Conclusion

Generally working women show more attraction towards family domain than men. Working women especially in banking sector have more demanding work. So maintaining work life balance is a hard core problem of working women. A well maintained work life balance is a symbol of well-being. Streamlining work life interface is the need of employer, employee and family. The main challenges include excess work and stress in banking sector, long hours of work and work life spill over. The strategies like technological support time off, flexible timing and job sharing are instrumental to bring about work life balance

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