

# Perception of Women Executives towards Balancing their Work Life and Personal Life

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**Abstract:** The present study is aimed at investigating the perception of women employees working in Public sector banks and Private sector banks towards the factors that support to achieve better work life balance. A field based survey was conducted to collect quantitative data from 500 female bank employees working in Public and Private Sector banks of North India. The data was collected by questionnaire using five point likert scale questions to comparatively analyze the perception of the employees towards Family Support and Organisational Support. Mean, Standard deviation and One way ANOVA has been used to comparatively analyse the factors and to examine the factors that show the significant difference related to their demographic profiles. The result shows that Family Support and Organisational Support plays an important role in maintaining work life balance of women employees despite of their different demographic profiles.

*Keywords: Work life balance, Family Support, Organisational Support*

## 1. Introduction:

Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life (Hudson, 2005). According to Clayton (2005) and Matuska and Charles (2009), a positive correlation between work-life balance and increased organizational performance is clear because of job satisfaction among workers. Work-life balance does not imply striking an equal balance, but rather simply helps to schedule work activities and family commitments in a realistic and rewarding arrangement for the two fundamental needs (Valcour, 2007). Work life balance is a state where an individual manages real or potential conflict between different demands on his or her time and energy in a way that satisfies his or her needs for well-being and self-fulfillment (Clutterbuck, 2003).

Three indicators have been suggested to maintain a fulfilled life and fulfill organizational commitments, productivity and development. First is work related factors causing problems in work life imbalance due to excessive work load, more pressure, excessive working hours. Second related to outside the work that includes social influence, families, friends, dependent responsibilities. Third are the factors that includes awareness about the methods and policies to manage this work life imbalance (Guest, 2002)

Imbalance in work and life means that the two phases of responsibilities are not fulfilling. The more or less in one phase may lead to disturbance in another also which affect both the work life and personal of an employee. Work stress and work life imbalance are correlated with workaholism regardless of gender (Aziz and Cunningham, 2008). There are different causes of imbalance in work life. They are:

- Competition
- Individual Career ambitions
- Global Economy
- Longer Working hours

- Attention demanded by Family

## **2. Material and Methods:**

The current study is a comparative study of work life balance among women employees working in Public and private sector banks. A field investigation survey method has been adopted with the help of questionnaire. For the study, a sample of 500 women respondents, 250 respondents each from public and private sector banks by using stratified sampling was collected from the North India. The questionnaire consisted of 5 point Likert scale to find out the perception of the Public sector banks and Private sector banks employees towards the factors related to Family Support and Organisational Support that helps to maintain work life balance.

For the analysis, Frequency, Standard deviation are used and to examine the factors that shows the significant difference among both the banks related to the demographic profile, One way ANOVA has been used by SPSS 16.0 software.

## **3. Theoretical Background:**

Work life balance is the art of balancing the career and work life in a way to achieve the goals and fulfilling all the responsibilities. Work life balance is required both for the male and female employees. Due to changing trend in the employment sector, more females are working outside than before. Women are getting career oriented and want to achieve their goals that they are dreaming from years. But this is always a question that why women can't have it all? Why women avoid taking higher post? In comparison to men, women have to face many responsibilities at the family level. They are dependent upon the family from the support to work outside. Various studies have been conducted in this regard and it was concluded that excessive work load at family level, dependent's responsibilities, child care, family pattern are some of the problems that are faced by the women employees to work in an organization. Women who are married have more responsibilities than single, married women living in the nuclear families don't get any support from the elders and hence it is troublesome for them to work. In a published report by Sunita Natti in 2013 on financial sector banking on women, many examples are listed that showed the increasing participation of women in the banking sector. For past few years, some banks are heading by women on the top position. The country's largest and oldest bank announced the appointment of Arudhati Bhattacharya as its first Managing Director, who started her career in 1977 with SBI as a direct recruit officer. Subhalakshmi Panse, chairperson-cum- managing director of Allahabad bank stated that women started joining banking sector in late 70s and at clerical levels. Due to career progression, industry is to have more women at the top in the coming years who will be the leaders and role models for others. Panse herself started her career in 1976 with Bank of Maharashtra. Tyani Vakil was the first women to head the top position in 1996 of EXIM Bank. After her, Ranjana Kumar was appointed as CMD of Indian Bank, which was loss making bank at that time. She turnaround the loss making bank into a profitable bank with her superior leadership skills. Banking jobs are perceived to provide a better stability, lesser travel, regular working hours, leave benefits and a secure work environment.

Inspite of the fact that females of the family working along with the males of the family, yet family issues are still seen a female problem. Harvard Business Professor Boris Groysberg and research associate Robin Abrahams looked at the interview of 4000 c-suite executives out of which 44% executives were female and men and women having the same job title. The major difference between the two is how they frame their work life conflicts. Men always think themselves as breadwinners leaving all the family problems on the female partner. As per the article, 88% of the men are married compared with 70% of the women. Out of them 60% of the

men have spouses who either don't work full time or stay at home. This helps the man to take any help from the spouse where as in case of females, by paying they can get all sort of help but wont able to spend their time with kids. This emotional guilt insists them to leave their job. Male executives feel that their role in the family is providing them the amenities they need and are not concerned with any other family issues.

#### 4. Results:

Work life is the satisfactory level of involvement between the multiple roles in a person's life. Earlier the role of a woman was limited to her household work but now active involvement in jobs is pushing them in a condition where they need to maintain their work life balance. To maintain work life balance, they need family as well as organizational support. Family Support is the support to women from her family members, spouse, any other support in household work. Various studies proved that non fulfillment of Family Support may lead to a woman in stress that also affects her working life. In the current study, perception of Public and Private sector banks employees towards Family Support are considered that helps them to achieve better work life balance.

**Table 4.1: Family Level factors that support to maintain Work Life balance in Public Sector employee (percentage in paranthesis)**

S.no	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Family Supports in the house work	-	-	5(2.0)	98(39.2)	147(58.8)
2	Shared responsibilities	6(2.4)	-	9(3.6)	152(60.8)	83(33.2)
3	Full time servant available for work at home.	14(5.6)	43(17.2)	43(17.2)	70(28.0)	80(32.0)
4	Elders are present at home to look after the dependents	8(3.2)	26(10.4)	18(7.2)	67(26.8)	131(52.4)
5	Dependent care facilities available at home	5(2.0)	14(5.6)	6(2.4)	91(36.4)	134(53.6)

Table 4.1 shows the perception of Public sector banks employees towards family factors that have influence on the work life balance. Five factors are considered to examine the impact of family factors on work life balance. When respondents are asked about the family support in the housework then 58.8% of the respondents strongly agree that family support helps them to achieve work life balance, for shared responsibilities 60.8% agree that it helps to achieve work life balance. In regard to full time servant, 32% strongly agree and 28% agree where as 17.2% disagree that it helps in achieving work life balance. 52.4% strongly agree and 26.8% agree where as 10.4% disagree that presence of elders at home helps them to achieve work life balance. Apart from elder's presence, 53.6% strongly agree that dependent care facilities help in achieving work life balance.

**Table 4.2: Family Level factors that support to maintain Work Life balance in Private Sector bank employee (percentage in paranthesis)**

S.no	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Family supports in house work	6(2.4)	2(.8)	6(2.4)	76(30.4)	160(64.4)
2	Shared responsibilities	5(2.0)		12(4.8)	154(61.6)	79(31.6)
3	Full time servant available for work at home.	16(6.4)	28(11.2)	50(20.0)	73(29.2)	83(33.2)
4	Elders are present at home to look after the dependents	5(2.0)	14(5.6)	29 (11.6)	62(24.8)	140 (56.0)
5	Dependent care facilities available at home		12(4.8)	6(2.4)	84(33.6)	148(59.2)

Table 4.2 shows family factors that have influence on the work life balance of women employees working in Private sector banks. Five factors are considered to examine the impact of family factors on work life balance. When respondents are asked about the Family Support in the housework then 64.4% of the respondents strongly agree that it helps them to achieve work life balance, for shared responsibilities 61.6% agree that it helps to achieve work life balance. In regard to full time servant, 33.2% strongly agree, and 29.2 % agree for achieving work life balance. 56% strongly agree that presence of elders at home helps them to achieve work life balance. Other facilities for dependent care show that 59.2% agree that it helps in achieving work life balance.

**Table 4.3: Comparative Mean and Standard deviation of various dimensions of Family Support in Public and Private sector banks**

	Public		Private	
	Mean	Std. Deviation	Mean	Std. Deviation
Family supports in the house work	4.57	.535	4.53	.797
Shared responsibilities	4.22	.732	4.21	.709
Full time servant available for work at home.	3.64	1.248	3.72	1.217
Elders are present at home to look after the dependents	4.15	1.133	4.27	1.005
Dependent care facilities available at home	4.34	.923	4.47	.767

Table 4.3 presents a comparative statement of mean and standard deviation values among the respondents of Public sector banks and Private sector banks. From the table it can be concluded that mean value of Public sector banks respondents are more in most of the cases.

**Table 4.4: Organizational Level factors that can support to maintain Work Life balance in Public sector banks employee (percentage in paranthesis)**

Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Top Management supports at work	-	2(.8)	25(10.0)	105(42.0)	118(47.2)
Co-workers are supportive	1(.4)	5(2.0)	8(3.2)	172(68.8)	64(25.6)
Flexible working hours	11(4.4)	31(12.4)	15(6.0)	108(43.2)	85(34.0)
Flexible work location	7(2.8)	29(11.6)	22(8.8)	82(32.8)	110(44.0)
Compressed working week	4(1.6)	24(9.6)	36(14.4)	77(30.8)	109(43.6)
Organisational Change	3(1.2)	28(11.2)	35(14.0)	125(50.0)	59(23.6)
Telecommuting	-	10(4.0)	26(10.4)	117(46.8)	97(38.8)
Job sharing	1(.4)	13(5.2)	41(16.4)	76(30.4)	119(47.6)
Incentive for overtime	14(5.6)	10(4.0)	16(6.4)	95(38.0)	115(46.0)
Paid and unpaid leave provisions	16(6.4)	15(6.0)	24(9.6)	133(53.2)	62(24.8)
Part time work	43(17.2)	43(17.2)	32(12.8)	68(27.2)	64(25.6)
Provision for transfers	1(.4)	14(5.6)	30(12.0)	97(38.8)	108(43.2)
Ad hoc arrangements	11(4.4)	21(8.4)	38(15.2)	75(30.0)	105(42.0)
Provision for child care facilities	14(5.6)	18(7.2)	9(3.6)	130(52.0)	79(31.6)
Travel time	1(.4)	2(.7)	23(9.2)	100(40.0)	117(46.8)

Organizational Factors are those factors that are related to the organization. To achieve work life balance, only family level factors are not sufficient but the work related problems can be solved if the organization will also adopt work life balance policies. To know the perception of the Public sector banks employees for organizational factors, 15 factors are considered. The respondents are asked about the various organizational factors that they perceive support them to achieve work life balance. 47% of the respondents strongly agree and 42% agree that top management support helps them to achieve work life balance. 68.8% agree that supportive co-workers are helpful for achieving work life balance. 43.2% agree and 34% strongly agree that flexible working hours helps to achieve work life balance. For flexible work location, 44% strongly agree and 32.8% agree that it helps in achieving work life balance. In regard to compressed working week, 43.6% strongly agree, and 30.8% agree that it helps in achieving work life balance. 50% agree where as 11.2% disagree that organizational change is an important factor that affects work life balance. For telecommuting, 46.8% agree and 38.8% strongly agree that it helps them to achieve work life balance. In regard to job sharing, 47.6% strongly agree, that it helps to achieve better work life balance. Incentive for overtime shows that 46% strongly agree for better work life balance. 53.2% agree that paid and unpaid leave provisions helps in achieving work life balance. For Part time work, 27.2% agree and 25.6 % strongly agree where as 17.2% disagree and strongly disagree that it helps to achieve work life balance. Provision for transfers show that 43.2% strongly agree 38.8% agree for achieving work life balance. For Ad hoc arrangements, 42% strongly agree and 30% agree that it helps in achieving work life balance. Provision for child care facilities show that 52% agree that it is an

important factor for achieving work life balance. Travel time shows 46.8% respondents strongly agree 40% agree that it helps in achieving work life balance.

**Table 4.5: Organizational Level factors that can support to maintain Work Life balance in Private sector banks employee (percentage in paranthesis)**

Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Top Management supports at work	-	1(.4)	13(5.2)	99(39.6)	137(54.8)
Co-workers are supportive	1(.4)	5(2.0)	8(3.2)	172(68.8)	64(25.6)
Flexible working hours	7(2.8)	36(14.4)	9(3.6)	108(43.2)	90(36.0)
Flexible work location	8(3.2)	28(11.2)	12(4.8)	68(27.2)	134(53.6)
Compressed working week	3(1.2)	11(4.4)	53(21.2)	66(26.4)	117(46.8)
Organisational Change	2(.8)	28(11.2)	38(15.2)	128(51.2)	54(21.6)
Telecommuting	-	9(3.6)	23(9.2)	111(44.4)	107(42.8)
Job sharing	-	11(4.4)	26(10.4)	71(28.4)	142(56.8)
Incentive for overtime	24(9.6)	5(2.0)	20(8.0)	79(31.6)	122(48.8)
Paid and unpaid leave provisions	17(6.8)	19(7.6)	31(12.4)	115(46.0)	68(27.2)
Part time work	50(20.0)	19(7.6)	43(17.2)	76(30.4)	62(24.8)
Provision for transfers	2(.8)	16(6.4)	49(19.6)	64(25.6)	119(47.6)
Ad hoc arrangements	2(.8)	19(7.6)	42(16.8)	52(20.8)	127(50.8)
Provision for child care facilities	22(8.8)	10(4.0)	17(6.8)	118(47.2)	83(33.2)
Travel time	4(1.6)	8(3.2)	26(10.4)	66(26.4)	146(58.4)

Table 4.5 shows the perception of the Private sector banks employees for organizational factors. The respondents are asked about the various organizational factors that they perceive support them to achieve work life balance. 54.8% of the respondents strongly agree that top management support helps them to achieve work life balance. 68.8% agree that supportive co-workers are helpful for achieving work life balance. 43.2% agree and 36% strongly agree that flexible working hours helps to achieve work life balance. For flexible work location, 53.6% strongly agree that it helps in achieving work life balance. In regard to compressed working week, 46.8% strongly agree that it helps in achieving work life balance. 51.2% agree that organizational change is an important factor that affects work life balance. For telecommuting, 44.4% agree and 42.8% strongly disagree that helps them to achieve work life balance. In regard to job sharing, 56.8% strongly agree that it helps to achieve better work life balance. Incentive for overtime shows that 48.8% strongly agree for better work life balance. 46% agree that paid and unpaid leave provisions helps to achieve better life balance. For Part time work, 34% agree that it helps to achieve work life balance. Provision for transfers shows that 47.6% strongly agree for achieving work life balance. For Ad hoc arrangements, 50.8% strongly agree that it helps in achieving work life balance. Provision for child care facilities show that 47.2% agree that it is an important factor for achieving work life balance. Travel time shows 58.4% respondents strongly agree that it helps in achieving work life balance.

**Table 4.6: Comparative Mean and Standard deviation of various dimensions of organizational support in Public and Private Sector Banks**

	Public		Private	
	Mean	SD	Mean	SD
Top Management supports at work	4.36	.692	4.49	.616
Co-workers are supportive	4.17	.613	4.20	.601
Flexible working hours	3.90	1.135	3.95	1.108
Flexible work location	4.04	1.117	4.17	1.139
Compressed working week	4.05	1.053	4.13	.975
Organisational Change	3.84	.953	3.82	.926
Telecommuting	4.20	.783	4.26	.772
Job sharing	4.20	.921	4.38	.842
Incentive for overtime	4.15	1.082	4.08	1.229
Paid and unpaid leave provisions	3.84	1.067	3.79	1.129
Part time work	3.27	1.447	3.32	1.441
Provision for transfers	4.19	.883	4.13	.994
Ad hoc arrangements	3.97	1.144	4.06	1.182
Provision for child care facilities	3.97	1.071	3.92	1.162
Travel time	4.28	.856	4.36	.927

Table 4.6 presents a comparative statement of mean and standard deviation values among the Public and Private sector banks women employees. From the table it cannot be concluded that any one type of population scored more than the other. However, it was found that mean value of Public sector banks employees are least in most of the cases.

### 5. Results of One Way ANOVA:

Results of one-way ANOVA conducted on data collected from Public sector banks employees and Private sector banks employees regarding their perception towards various components of Family Support and Organisational Support. The ANOVA was conducted to find out if there exists some significant difference among the employees related to their demographic profile. The result shows that in Public sector banks, Family Support in house work and shared responsibilities are significant factors on the basis of education. Based on designation, dependent care facilities shows significant difference. On the basis of experience, Family support in housework shows the significant difference. And on salary basis, dependent care facilities show significant difference. In regard to Private sector banks, the factor that shows the significant difference is full time servant available at home based on education and family supports in house work on the basis of family type. For Organisational Support, in Public sector banks the factors that shows the significant difference are provision for transfers on the basis of education, top management support at work on the basis of designation, provision for transfers on the basis of experience, flexible work location on the basis of salary, ad hoc arrangements on the basis of marital status, compressed working week, provision for transfers and travel time on the basis of family type. In Private sector banks, the factor that shows the significant difference is travel time on the basis of designation and organisational change on the basis of marital status.

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