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STUDY OF MANAGING WORK-LIFE BALANCE AND ITS RELATIONAL EFFECT ON ORGANIZATIONAL PERFORMANCE OF WOMEN EMPLOYEES IN NEW PRIVATE SECTOR BANKS

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ABSTRACT

Work-life balance is the proper prioritizing between "work" (career and ambition) on one hand and "life" (pleasure, leisure, family and spiritual development) on the other. Work life balance has important consequences for employee attitudes towards their organizations as well as for the lives of employees. A balance between work and life is supposed to exist when there is proper functioning at work and also at home. Indian working women are well known for the judicious blend of work life and home life. The feminine character enables them to cope with the challenges in work place. The soaring cost of living forces the women folk to pursue some economic activities to meet both the ends. Even when women are working in New Private Sector Banks then also due to long working hours, performance based appraisals, role ambiguity and work overload etc, are the reasons which have strong effect on organizational performance. In this paper we will find out what are the suggestions for both working women as well as for organizations in order to achieve individual goals and organizational

KEYWORDS

Indian working women, New Private Sector Banks, Work-life balance.

INTRODUCTION TO THE TOPIC

Indian working women are well known for the judicious blend of work life and home life. The feminine character enables them to cope with the challenges in work place. The soaring cost of living forces the women folk to pursue some economic activities to meet both the ends. As we can see that the workforce of today comprises of sizeable number of women population. However, the present situation of a large number of well-qualified women who due to various circumstances have been left out of their jobs needs to be addressed. The problems faced are several but; significantly, most often the "break in their careers" arises out of motherhood and family responsibilities."

Even when women are working in New Private Sector Banks then also due to long working hours, performance based appraisals, role ambiguity and work overload etc, are the reasons which have strong effect on organizational performance.

INTRODUCTION TO NEW PRIVATE-SECTOR BANKS IN INDIA

All those banks where greater parts of stake or equity are held by the private shareholders and not by government are called "private-sector banks". And the New private-sector banks are those banks, which came in operation after 1991, with the introduction of economic reforms and financial sector reforms are called "new private-sector banks". Banking regulation act was then amended in 1993, which permitted the entry of new private-sector banks in the Indian banking sector.

However, there were certain criteria set for the establishment of the new private-sector banks, some of those criteria are listed as following:

1. The bank should have a minimum net worth of Rs. 200 crores.
2. The promoters holding should be a minimum of 25% of the paid-up capital.
3. Within 3 years of the starting of the operations, the bank should offer shares to public and their net worth must increased to 300 crores.

So below is the list of new private –sector banks in India which will be covered as a part of research.

LIST OF THE NEW PRIVATE-SECTOR BANKS IN INDIA

TABLE 1

Name of the bank	Year of establishment
1. Axis Bank (earlier UTI Bank)	1994
2. Development Credit Bank (Converted from Co-operative Bank, now DCB Bank Ltd.)	1995
3. HDFC Bank	1994
4. ICICI Bank	1996
5. IndusInd Bank	1994
6. Kotak Mahindra Bank	2003
7. Yes Bank	2005

NEED FOR THE STUDY

The reason behind choosing New Indian Private banking sector for this study is that it plays an important role in our economy. These are the major players in the banking sector as well as in expansion of the business activities India. The present private-sector banks equipped with all kinds of contemporary innovations, monetary tools and techniques to handle the complexities are a result of the evolutionary process over two centuries. They have a highly developed organisational structure and are professionally managed. Thus they have grown faster and stronger since past few years.

But still the problems exists in this sector like performance-based promotions, long working hours, fast-paced technological advancements, intense competition to name a few. Thus, doing job in private banking sector is turning more stressful day by day on account. Therefore, the plight of womenfolk in new generation banks is that they do not have job security and their pay is performance linked as also long working hours are there which further trigger imbalance in work-life balance.

As these banks are also quite new into the industry (established after 1991) so they are not having much experience and also the much needed strong policy structure in regards to employees, especially women employees.

The demand for work-life-balance solutions by employees and managers is expanding at an unprecedented rate. As a result, work-life balance is an increasingly hot topic. The New Private Banking Sector is the least researched area in the context of the study of WBL of female employees.

Therefore, it is the most preferred research topic and my study will include all the above factors in accordance with the Work-Life Balance of women employees and its effects on Organizational Performance of New Private Sector Banks of Delhi.

LITERATURE REVIEW

Rice (1985) emphasized the relationship between work satisfaction and Quality of people's lives. He contended that work experiences and outcomes can affect a person's general quality of life, both directly and indirectly through their effects on family interactions, leisure activities and levels of health and energy. More specifically, Shamir (1983) reported that working more than 9 hours a day can lead to much greater conflict between work and non-work aspects of life. Consistent with this notion, the number of hours spent at work has been shown to envisage work-family conflict (Frone, et.al., 1997). Along with these researchers several prior researches have demonstrated the impact of work time and work involvement on work-family conflict (Eagle, et. al., 1998, Judge, et. al., 1994).

There is growing evidence that current trends in employment conditions may be eroding levels of job satisfaction and directly damaging the physical and mental health of employees (Kenny et al., 2000).

Wentling, R.M. (2003) has shown that the twin roles of women cause tension and conflict due to her social structure which is still more dominant. In her study on working women in Delhi, she has shown that traditional authoritarian set up of Hindu social structure continues to be the same basically and hence. Women face problem of role conflict change in attitudes of men and women according to the situation can help to overcome their problem.

The banking in India has moved beyond accepting deposits and making loans, and has become a business, or a "financial supermarket," driven by market-based, profit oriented objectives (Mohanty, 2008: 116; Uppal and Kaur, 2006; Vyas and Math, 2006). The wider impact of Indian private banks has been through increasing competitiveness and customer orientation in the banking sector. Bank executives consistently rated work environment pressures more. In contrast, individuals experienced the highest level of work-to-family conflict and stress, who were more engaged in work than family. Thus reducing work time can facilitate work-family balance (Grandey, et. al., 2007, Hill, Hawkins, Ferris and Weitzman 2001). As the banking employees need to stay at the office for a long time, the current study aims to explore the relationship between long work hour and work-family balance. The executives are facing more work-life balance issues at work (Granleese, 2004) like conflicting responsibilities of home and career, excluded from social and business events. This work-life balance results in poor performance in both personal and corporate life. In this juncture, the present study focuses on the objective namely identification of the important antecedents of work-life imbalances among the executives in banking industry. Ronald J. Burke, Mustafa Koyuncu and Lisa Fiksenbaum (2010) examined the relationship of the perceived presence of organisational practices designed to support women's career advancement and their work attitudes and satisfaction and their psychological well-being.

D. Jamali, et al. (2006), made a study to explore the salience of glass ceiling type barriers in the Lebanese banking sector, based on the perceptions of a sample of Lebanese top and middle level women managers. These findings were explained by the progressive evolution of the Lebanese banking sector over the past few decades. Ahmad, Aminah (2007) examined the work-family conflict experienced by 239 married female production operators in dual-career families, the social support they received and the coping strategies used to manage the conflict. The women experienced more work interference with family than family interference with work

Skinner and Pocock (2008) investigated the relationship between work overload, work schedule control, work hours and their fit with preferences and work-life conflict among full-time employees (N=887). It was found that the strongest association with work-life conflict was demonstrated by work overload, followed by work schedule control, work hours and work hours fit. Time-based work life policies, procedures and interventions were found necessary, but not sufficient, for addressing work-life conflict. They called for effective management of work overload to support a healthy work-life relationship.

Jayarathinam .M, (2008) explored the factors influencing performance effectiveness among the women executives in public sector banks and cooperative banks in Kottaiyam, Kerala and found that women executives in cooperative sector scored high on factors like work commitment, leadership, communication skills, decision making, in terms of significant t-values calculated for the ANOVA results. In this context present study has been undertaken to contribute to the literature comparing the women performance in two different types of organizations.

Within banking, after liberalization, female employment increased by 9.7 percent. Much of this employment growth was in the private sector - while the share of the public sector to total employment in the organized financial services sector has remained almost unchanged between 1991 and 2011 (from 3.9 percent to 3.8 percent), the share of the private sector has increased four-fold from 0.7 percent to four percent in the same period (Government of India, forthcoming: 47). Number of research studies conducted on the factors preventing women executives from even aspiring for top slots in the organization hierarchy have unearthed a number of inhibitive factors. Some of the factors often reported to be barriers have been sieved from the literature survey. The factors such as taking care of the family (Siew Kim, J.L., and Seow Kim, C. 2001), combining domestic work and office work leaves no time for making us fit for higher posts Parveen, S., (1984), physical strain necessitating longer hours of stay in the office (Adams, G.A., King, L.A., and King, D.W. 1996), difficulty of better judgment and quick decision-making required in higher posts (Burke, R.J. and Mattis, M. 2005), strain of frequent tours and/ field visits (Sivakumar 2010) and fear of transfer which disturbs family life and domestic peace are taken into consideration to find out the major factors curbing the desire to aspire for higher end positions in the banking hierarchy

Below the data of employment of women in Indian Private Banks gathered from the website of RBI make it clear the increase of women workforce in Indian Private Banks.

PERCENTAGE OF WOMEN AS A SHARE OF TOTAL EMPLOYEES IN INDIAN BANKS ALL-INDIA, 1999

TABLE 2

	All employees	Managers and Officers	Clerical and subordinate staff
Total employees	62,844	21,471	41,373
Female employees	10,537	2,367	8,170
% of females	16.8	11.0	19.7

Source: RBI.

TABLE 3

	All employees	Managers and Officers	Clerical and subordinate staff
Total employees	171,071	107,107	63964
Female employees	38,297	21,655	16642
% of females	22.38	20.21	26.01

Source: RBI

Scholars argue that women have benefited from the accompanying expansion of employment opportunities in the services sector, mainly financial services such as banking, that emphasize supposedly feminine attributes such as teamwork, caring and serving (Bradley *et al.*, 2000; McDowell, 1997; Reich, 2001).

But then why is there less participation of women employees in comparison to male employees as indicated by above statistics. The reason can be as mentioned by:

Bell, and Bryson (2005) they argued, are employers really making flexible work opportunities available equally to both sexes? Do both sexes want such opportunities? The evidence suggests, it is mainly women – particularly mothers – who want flexible working arrangements as they struggle to cope with the ‘triple burden’ of work, home and childcare.

Work family argument is not limited to only married women with or without children, single mother and other unmarried girls may have difficulty in balancing work with children, friends relatives and other commitments outside the organizations (as cited in Karatepe & Tekinkus, 2006, p.175). We also see that the main burden of household especially in India is on the shoulders of women or female members, whether married or not still they do the major household work.

The study of Baral and Bhargava (2011) indicates that from an organizational perspective, involvement in family roles should not be viewed as an obstruction, since it provides opportunities to acquire skills, knowledge and increase efficiency to perform better at work and vice versa. As a result, organizations should make efforts to stimulate the experience of enrichment.

New Private Banks are presently one of the stressed workplaces in India, as rightly said An individual in his or her job in private bank face stress as Jamshed *et al.*, (2011) suggested “The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks.” And those stresses often decrease their organizational performance. “Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into work –life imbalances causing low organizational performance.”

Basically in banking sector lack of administrative support from boss(manager), work overload & time pressure, riskiness of job, poor relationship with customers & coworkers, and work family balance cause stress which in turns decrease employee performance.

Work overload & long working hours are big source of stress which decreases the overall organizational performance of women employees in private banks.

SUGGESTIONS FOR IMPROVEMENT OF WORK LIFE BALANCE FOR WOMEN EMPLOYEES WORKING IN NEW INDIAN PRIVATE SECTOR BANKS

- **Recognize the role of work.** Work plays a significant part in life. It keeps the lights on, pays the mortgage, makes the car payment, funds retirement and permits yearly vacations. Adopting the right mindset allows you to celebrate and enjoy the fruits of your labor.
- **Learn to breathe.** Work can get so demanding that you experience anxiety or become overwhelmed, causing you too literally or figuratively hold your breath. Neither state can be maintained for long for you to be healthy. Relax. Release. Breathe. As you slow down and learn to breathe, it gives you the opportunity to regroup and assess where you are.
- **Be present, consistent and accountable.** Being present requires you to be attentive at home, at work and during free time. The quality of being present makes a significant and positive impact on your surroundings. Being consistent requires you to realize that what you do each and every day matters. Where you spend your time and energy has a direct connection to how successful you are in achieving work life balance. Finally, being accountable allows amazing and wonderful things to happen
- **Develop one calendar for work and family.** A calendar keeps you accountable to both work and family. When a calendar is implemented, you will be able to schedule work activities during the work day and establish a cut off time to be with family. Creating a calendar that works for you will allow you to stick with it to create a true work-life balance.
- **Leave the office early**
Easier said than done, right? Not if you set a departure time as a clear goal very early on. If you set an absolute time to leave earlier in the day that time serves as a deadline to get your tasks done for the day making you stay more focused throughout the day. Your reward? You actually get out of the workplace at a reasonable time.
- **Write a “to-do” list for the next day before you leave**
One of the biggest challenges at the start of a workday is simply figuring out what to do: what needs to be picked up and continued and what tasks need to be started? It’s easy to waste a bunch of time in the morning getting back in the flow, and that wasted time is often tacked on at the end of the day, preventing you from getting out of there. Instead, before you leave in the evening, make a list of the key things you need to do the next day and leave it right where you’ll find it in the morning, so you can just grab it and dig right in tomorrow without burning that start-up time.
- **Keep careful documentation of the tasks you accomplish...**
Whenever you accomplish a notable task or project, document it. Write down the date you completed it, as well as a detailed summary of what you did, and keep it someplace where you can easily retrieve it. Over time, these documents provide strong documentation of all of the work that you actually do. Not only does this help greatly with performance reviews, it also makes it clear how much work you actually accomplish.
- **Discuss a reasonable and more flexible work arrangement with your supervisor.**
If you’ve been working hard, accomplishing useful stuff, and maintaining a log of it, your next performance review should be a good one, and hopefully it will end with some discussion about performance-based rewards. Instead of just diving for the money, talk about some workplace flexibility, like some degree of flex time, the ability to telecommute on occasion, or other perks that will help you find more breathing room for the life you want to live.
- **Get organized**
Save time at work, get more done quickly, and have more of a life. It’s that simple. But Douglas C. Merrill, author of *Getting Organized in the Google Era*, says both workers and CEOs regularly get sucked into the chaos of work clutter and waste precious time. For CEOs and entrepreneurs, he suggests organizing days to minimize context shifts – for example, cluster similar meetings and tasks to focus on one thing at a time. While pushing employees toward organizing can be difficult, he says, some general principles of organization can help everyone who’s computer-based, such as using search instead of filing and grouping relevant tasks together.

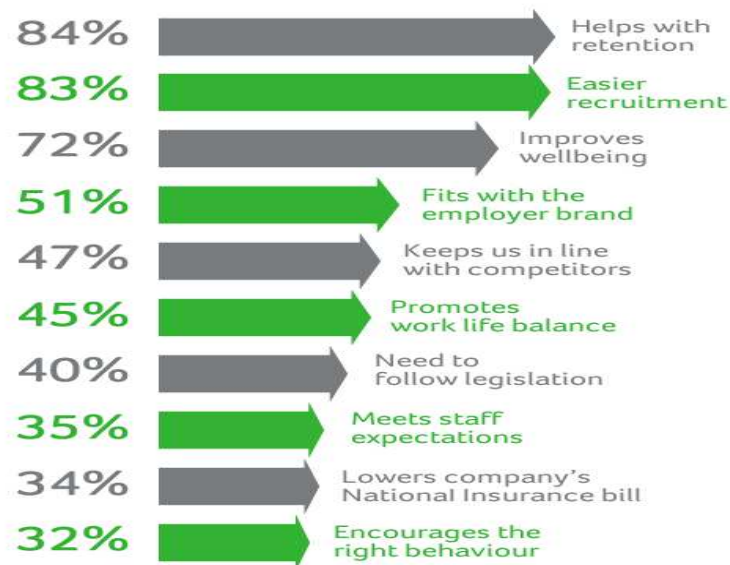
SUGGESTIONS FOR IMPROVEMENT OF WORK LIFE BALANCE IN ORDER TO IMPROVE ORGANIZATIONAL PERFORMANCE FOR NEW INDIAN PRIVATE SECTOR BANKS

In an increasingly competitive job market, it’s vital that businesses recruit and retain the right employees. Given all the benefits of having **Work Life Balance Strategies**, it’s surprising that some banks don’t offer one. However, banks that do offer them say that their **Work Life Balance Strategies** help them in a number of ways:

- Easier recruitment

- Improved employee retention
- Faster progress towards your business goals
- Positive word of mouth

FIG. 1



Source: Employee Benefits' The Benefits Research 2014

The most popular employee benefits that lead to work life balance of employees

- **Pensions:** the legislation for workplace pensions means all businesses need to automatically enroll eligible employees into a scheme.
- **Company car:** still a popular benefit, with 60% of company car drivers saying they would only move to a job that offered a car of similar value.
- **Flexible working:** this covers many different options from job sharing to working from home. It's particularly popular with employees who have families.
- **Healthcare:** this benefit offers a range of services such as private medical insurance, dental cover, physiotherapy and health screening.
- **Enhanced leave:** this allows employees to take additional time off. This may include extra paternity or maternity leave or the option to take a sabbatical.
- **Childcare vouchers:** these vouchers help with the costs of childcare. But employees should be aware that they can affect tax credits.
- **Shares:** these can be a good way for employees to benefit from the success of a company. There are several HMRC-approved schemes which have tax benefits.
- **Gym membership:** a great way to encourage employees to be healthy. It's popular too, as subsidized gym membership can be significantly cheaper.
- **Season ticket loan:** these allow staff to borrow money to buy annual travel tickets, which are normally much cheaper than monthly or weekly passes.
- **Income protection:** this pays a replacement income if you're unable to work because of long-term illness or injury.

With so many positive outcomes, benefits schemes are worth the investment and they may cost less than employers think.

According to research by Mercer, 36% of businesses say they actually saved money by having a flexible benefits scheme, and 46% said there was no additional cost to the business. These cost savings can come about by offering benefits instead of pay rises. Research by Arise shows that 58% of female workers would take a pay cut to be able to work from home and 25% would be happy with a lower salary if they could avoid their commute.

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