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A STUDY ON WORK-LIFE BALANCE IN BANKS WITH SPECIAL REFERENCE TO JODHPUR

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ABSTRACT

This article aims to throw some light on the concept of work-life balance and to explain its significance with special reference to Banking sector in Jodhpur city. Work-life balance is a key area for quality concern gurus, who believes that balance between work and life is of vital importance when it comes to performance of the workforce. This study was conducted in banking sector in Jodhpur to find out whether the employees were able to practice a sense of control and a balance between Professional and family life. For the said purpose primary research methodology has been used. Findings revealed that banking sector of Jodhpur is suffering through intense work life imbalance. Departments where the working force mainly comprises of line staff suffer tremendously as compared to other support staff in the workforce.

KEYWORDS

work life balance, effectiveness of workforce, personal life, professional life.

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INTRODUCTION

A nation may be endowed with abundant natural and physical resources and the necessary capital and technology but unless there are competent people who can mobilize, organize and harness the resources for production of goods and services, it cannot make rapid strides towards economic and social advancement. The strengths and weakness of an organization are determined by the quality of its human resources, which play a vital role in using other organizational resources and the development process of modern economies. Human resource is the most strategic resource as no other resource can be fully utilized to generate income and wealth of a nation without the active involvement of this resource. In fact, the differences in the levels of economic development of the countries are largely a reflection of the differences in the quality of their human resources and their involvement in national building.

India has moved to higher growth trajectory since the mid 1990's with the growth momentum exerting great pressure on individuals and businesses. While it is important for businesses and governments to pursue growth / development with a human face, individuals need to strike a healthy balance between their personal and professional lives.

This study throws a glance on work life balance issues for the people in the Indian context; its extensive impact on their professional & personal lives and identifying factors that could help to create a better equilibrium between the two.

OBJECTIVES OF THE STUDY

1. To study the major factors, influence on the Work Life Balance of Bank professionals in the present day context.
2. To analyse the challenges associating with balancing of professional and personnel life of the bank professionals.
3. To study the negative effects on banks employees due to improper management of work life balance.
4. To suggest strategies to sustain a healthy Work life balance to keep the bank professional in the changing environments.

LITERATURE REVIEW

Neelni Giri Goswami & Prof. Shalini Nigam (2015) in their study 'Rewards & Work-Life Balance among Working Women: An Empirical Study in India Specific to Agra Region' revealed that women are entering the workforce to earn livelihood which leads them to arrange better child care and uplift their status in the society. Latest economic scenario bound women to work because husband's income is not sufficient enough. If the income is appropriate still women wants to work as they don't want to sit at home and waste all the hard work that they had put to attain good qualifications.

According to Klopping (2012) contribution, in the modern times, human resource department's one of the major emphasis is to maintain a balance between the professional and the personal life.

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 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.

The research work by Susi.S and Jawaharani.K (2010) explains how work-life balance and employee engagement becomes a visible benchmark among high performing organizations. The study indicated, many family-friendly organizations feel the need for work-life balance which includes recruitment and retention of valuable work force, reduced absenteeism, reduced employee stress, health benefits, job satisfaction, and better life balance. The study suggested that an effectiveness of work-life balance policies and practices must incorporate the effects of workplace culture and supervisor support of employee's efforts to balance work and family responsibilities

Chawla and Sondhi (2010) in their survey conducted among teachers and BPO women professionals revealed that job autonomy and organizational commitment are in positive relation with work-life balance. The study indicated that the more proactive schools/BPO companies which value the contribution of a committed and contributing human resource will need to provide more autonomy to sustain their employee's work-life balance. While work load and work family conflict indicated negative relation with work-life balance.

CONCEPT OF WORK LIFE BALANCE

Work life balance can be defined as a balance between professional and person and a relationship between paid work and people's lives outside of their employment, and the equilibrium between these two can be obtained, based on personal needs, expectations, and aspirations of a person.

The work life balance proves to be a necessity for the personal satisfaction. As, now women are also in the corporate world so work life balance has grabbed even more attention. This is so because for women, it's quite difficult and important that they need to balance both their professional and the personal life... The effects of work life balance can be different, and they may be different for both men and women. With the increase in number of professional working hours or the increase in the social activities, work life balance is affected.

BENEFITS OF WORK LIFE BALANCE

The employees and employers need to manage well both their both personal and job related stresses. If this strategy is managed well then it can surely reap the following benefits:

EMPLOYER'S BENEFIT

- There will be a reduction in Absenteeism rates and lateness.
- Work life balance paves a way for increased employee morale and commitment.
- It helps in reduction in stress and improved productivity.
- It leads to the attraction of Skilled Employee.
- The policies of work life balance assists to decrease in Employee Turnover.
- It provide for Lower Recruitment and Training Cost
- It increases Return on Investment as Employee Stay for a Longer period.

EMPLOYEE'S BENEFIT

- Work life balance policies provide the ability to manage work and Individual commitments.
- It leads to improved personal and family relationships.
- It guides to have increased focus, motivation and job satisfaction knowing that the family and work commitments are being met.
- It leads to less distraction.
- Paving a way for high morale and motivation
- Directs in increased in job security due to organizational support through work life balance policies.

IMPACT ON PROFESSIONAL LIFE DUE TO WORK LIFE IMBALANCE

According to Caparas (2008), the connection of the employees with their families during the working hours breaks or interrupts the connection of employees' with their job duties.

Employee's communication with the family and friends during the office working hours sometimes causes serious tensions and stress in the employee. It reduces the efficiency and concentration level of the employees and they lack the sense of motivation to perform well in the organization

According to (Holt et. al, 2006), the concept of work life balance is even more highlighted where the employees are asked to work for longer hours. For this situation in case of banks, the banks offer lucrative benefits to the employees, and the employees may want to get these benefits for the purpose of their promotions in ranks and reward. Those employees who work longer hours are considered as competent and dedicated regardless of the benefit gained by the organization in connection to their long working hours. For this reason, and the incentives offered to the employees, they seek to work for longer hours such that they can be considered for the promotion and for the increased reward for their services to the banks. Because of the increased working hours, the performance of the individual may diminish, and the individual may not be able to perform effectively for the extra time as compared to the standard time.

IMPACT ON PERSONAL AND SOCIAL LIFE DUE TO WORK LIFE IMBALANCE

According to (Clutter buck, 2003), Balance implies to the concept of equity and reasonableness, the workaholics work for longer hours, which is considered as misbalanced work life because of the lack of realization of the norms about where and how much time and energy is to be spent, in professional life resulting in conflicts between the professional and personal life.

For the work life balance, an individual is required to consider the reasonableness of the time spent for his social life and personal life, and for this purpose, the general perception accepted in the society and professional bodies for working hours are to be considered as the touchstone for contrasting the average and exceptional working hours. The exceptional longer working hours may affect the work life balance if the social needs of a person are quite demanding, however if a person is not so social and doesn't need much time for its personal life might have less problems.

According to Richenda Gambles, Suzan Lewis, Rhona Rapoport (2006), nowadays the employees are providing 24 hours service where ever they are just to fulfil the job requirements and duties and in return they are been rewarded various incentives. On one side, these facilities have helped employees in availing incentives, benefits, and bonuses through which they are meeting different financial needs and wants.

In contradiction to this, Flechl (2010) states that these facilities have disturbed the family life of employees in negative ways. One is that just to get these financial rewards, the personal lives of the employees are disturbed as they don't spend much of the time with their families. Hence, Family life has been found to be seriously affected with the merger and overlapping of work and social life.

According to Human Kinetics research (2010), social life of an individual is very important because many lives are connected with a single individual for their issues and problems resolving ways. When an individual comes back from the work, then individuals back at home expect complete deliverance of time from him, but when after coming back and one's mind is still dedicated to the different issues of work and unable to communicate with the family members causes real problem for him. Family demands time from each other so that they can interact with each other, understand the problems, and hunt out the ways through which they can resolve one another problems.

In order to have a healthy mind of employees, organizations are involved in providing different facilities to their employees such as the holidays, vacations, leaves, tours and other ways through employees get relaxed and have a healthy time with

IMPACT DUE TO MISBALANCE OF WORK-LIFE IN SOME ORGANIZATIONS

Organizations have various goals and objectives which are attained through employees' efficiency and effectiveness in the given time period. However, when organizations are not able to generate the outcomes in the available time, employees are needed to work in their off timings too. On the other side, employees remain in touch with their families during the office time and they have communication with them during the office work, which keeps their attention diverted to different things (Lockett, 2012). This ultimately causes serious problems for the management of the organization to keep its employees focused toward their work and meet the targets.

According to H.L. Kaila (2005), when the personal life is connected with the professional life, sometimes it brings good news, which has a positive impact over the performance of the employee while some get bad news from the social life, then it creates aggressiveness, stress, tension, and suffering in the employees which becomes a problem for the organization in various ways. For an individual, both the social and the professional life must be equally important to get satisfied.

RESEARCH METHODOLOGY

Quantitative data collection technique was used where both the Primary data and secondary data was used. Primary data was accumulated with the help of questionnaires. Questionnaire was first tested to check the reliability of the variables measured, on the sample. Likert scale was used; close ended questions were used. Secondary data was used to develop the literature survey of the study. Survey technique was selected to acquire data within the given span of time. The collected data was then analyzed for the purpose of the current study.

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For this study total 100 employees from different 4 Banks had been covered for the study based over the sampling techniques. Quota sampling has been used in which the population is stratified before the selection of sample subjects. Bank targeted for the survey were ICICI bank, HDFC bank, Axis Bank and Yes Bank while the employees selected from different designation from each bank.

The questionnaire was developed which has 2 sections, in the first section, Demographic profile of each respondent has been recorded as his tenure with the current organization. The number of constructs in the instruments was 5 based on 15 items. The constructs were based on five point Likert Scale, 1-to-5 response scale where: =1 strongly disagree,2= disagree,3= undecided,4 = agree,5= strongly agree. All questions were closed ended.

VALIDITY AND RELIABILITY OF THE FACTORS MEASURED

This research is conducted through targeting different employees from different banking institute just to acquire the information that can help in the generation of results and findings from the result (Cohen, Manion, Morrison, 2013).

Reliability test has been conducted and the results revealed that Cronbach's alpha is 0.882nwhich is closer to 1. This value suggests that the data collected through questionnaire is reliable.

TABLE A: RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.882	30

Normality tests – It was conducted to see whether the data obtained were normal, and they are distributed normally. The significance of this test is to check the importance of data so that we can apply the statistical analysis to it (Table B).

TABLE B

VARIABLES	Mean	Std. Deviation	Skewness	Kurtosis
1. Work life balance	3.72	0.38	-1.23	-0.42
2. Productivity	3.70	0.35	-1.12	-0.57

The above table2 shows that work-life balance (Mean=3.72, SD= 0.38) has the skewness which is (-1.23) and kurtosis (-0.42), productivity (Mean=3.70, SD= 0.35) has the Skewness of (-1.12) and kurtosis (0.57) However, since all the constructs in terms of skewness and kurtosis are within the range of ±1.5, (Kline 2005) therefore it could be safely assumed that the data has normal tendency.

DATA ANALYSIS AND FINDINGS OF THE STUDY

TABLE 1 DEMOGRAPHIC PROFILE OF EMPLOYEES

Particulars	Category	Frequency	Percentage
Gender	Male	90	53
	Female	80	47
Age	<25 years	34	20
	25-35 years	53	31
	35-45 years	30	18
	>45 years	53	31
Marital Status	Married	112	66
	Unmarried	58	34
Dependents	None	12	07
	One	19	11
	Two	90	53
	>2	49	29
Cadre	Managerial	73	43
	Non-Managerial	97	27

TABLE 2: FEEL ABOUT AMOUNT OF TIME SPENT AT WORK

Opinion	O	E	O-E	(O-E)2	(O-E)2/E
Very unhappy	12	34	-22	484	14
Unhappy	44	34	10	100	3
Indifferent	78	34	44	1936	57
Happy	24	34	-10	100	3
Very Happy	12	34	-22	484	14
Total					91

$\chi^2 = 91$, Degrees of freedom =5-1=4, Table value = 9.488

The Chi Square value is showing that opinion of respondents was to-tally different in this regard.

TABLE 3: WORRY ABOUT WHEN ACTUALLY OT AT WORK

Opinion	O	E	O-E	(O-E)2	(O-E)2/E
Never	17	42.5	-25.5	650.25	15
Sometimes	90	42.5	40.5	2256.25	53
Often	51	42.5	8.5	72.25	2
Always	12	42.5	-30.5	930.25	22
Total					92

$\chi^2 = 92$, Degrees of freedom =4-1=3, Table value = 7.815

The Chi Square value radically shows that opinion of the respondents was significantly different on asking about worrying about work when actually not at work.

TABLE 4: FEEL ABOUT AMOUNT OF TIME SPENT AT WORK

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Very unhappy	12	34	-22	484	14
Unhappy	44	34	10	100	3
Indifferent	78	34	44	1936	57
Happy	24	34	-10	100	3
Very Happy	12	34	-22	484	14
Total					91

$\chi^2 = 91$, Degrees of freedom = 5-1=4, Table value = 9.488

The Chi Square value is showing that opinion of respondents was to-tally different in this regard.

TABLE 5: MISS QUALITY TIME WITH FAMILY AND FRIENDS

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Never	12	42.5	-30.5	930.25	22
Sometimes	97	42.5	54.5	2970.25	70
Often	49	42.5	6.5	42.25	1
Always	12	42.5	-30.5	930.25	22
Total					115

$\chi^2 = 115$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value preferably shows that opinions of the respondents are significantly differing.

TABLE 6: FEEL TIRED OR DEPRESSED BECAUSE OF WORK

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Never	17	42.5	-25.5	650.25	15
Sometimes	95	42.5	52.5	2756.25	65
Often	29	42.5	-13.5	182.25	4
Always	29	42.5	-13.5	182.25	4
Total					88

$\chi^2 = 88$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value entirely shows that opinion of respondents was significantly different and majority of the employees feel tired / de-pressed because of work.

TABLE 7: FACTOR HELP TO BALANCE WORK LIFE

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Holiday/ paid time off	48	34	14	196	6
Job sharing	32	34	-2	4	0
Careers breaks or Sabbaticals	15	34	-19	361	11
Time off for family engagements	22	34	-12	144	4
Flexible timings	53	34	19	361	11
Total					32

$\chi^2 = 32$, Degrees of freedom = 5-1=4, Table value = 13.35

The Chi Square value completely shows that opinion of respondents was significantly different.

TABLE 8: SUFFER FROM STRESS RELATED DISEASE

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Yes	104	85	19	361	4
No	66	85	-19	361	4
Total					8

$\chi^2 = 8$, Degrees of freedom = 2-1=1, Table value = 3.841

The Chi Square value shows that the opinion of the respondents was significantly different.

TABLE 9: FACTORS THAT HINDER BALANCING WORK AND FAMILY COMMITMENTS

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Long working hours	100	113	-13	169	1
Meetings after office hours	53	113	-60	3600	32
Others	17	113	-96	9216	82
Total					115

$\chi^2 = 115$, Degrees of freedom = 3-1=2, Table value = 5.991

The Chi Square value shows that the opinion of the respondents was significantly different on this fact

TABLE 10: FACTORS HELP WORK AND FAMILY COMMITMENTS

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Work from home	37	34	3	9	0
Technology	19	34	-15	225	7
Able to bring children to work	24	34	-10	100	3
Support from colleagues	78	34	44	1936	57
Others	12	34	-22	484	14
Total					81

$\chi^2 = 81$, Degrees of freedom = 5-1=4, Table value = 9.488

The Chi Square value shows that the opinion of the respondents was significantly different on this fact.

TABLE 11: ABLE TO BALANCE WORK LIFE

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Strongly agree	36	42.5	-6.5	42.25	1
Agree	49	42.5	6.5	42.25	1
Disagree	34	42.5	-8.5	72.25	2
Strongly disagree	51	42.5	8.5	72.25	2
Total					6

$\chi^2=6$, Degrees of freedom =4-1=3, Table value =7.815

The Chi Square value shows that the opinion of the respondents was significantly similar on this fact.

TABLE 12: INFLUENTIAL FACTORS ON WORK LIFE BALANCE

OPINION	χ^2	Table Value
Worry about when actually not at work	92	7.815
Feel about amount of time spent at work	91	9.488
Miss quality time with family and friends	115	7.815
Feel tired or depressed because of work	88	7.815
Factor help to balance work life	32	13.35
Suffer from Stress related disease	8	3.841
Factors that hinder balancing work and family commitments	115	5.991
Factors help work and family commitments	81	9.488
Able to balance Work life	6	7.815

The table 12 presents the influential factors affecting with Work Life Balance revealing that there exists difference in Work Life Balance among employees working in Public Sector banks. According to the above table the factor of 'Missing Quality time with family and friends' ($\chi^2=115$ with table value of 7.815) is an emphasizing factor. Accordingly, employees have opined that the 'Long working hours' ($\chi^2=115$, Table value 5.991) and 'Meetings after working hours' are the factors which are hindrance to manage the commitments embossed by Work & Family.

In this backdrop it can be interpreted that though it is an internet arena Banking is still a stressful job with tedious long working hours. Supporting to this most of the employees opined ($\chi^2=92$, table vale = 7.815), that they actually worry about work even when not at desk. It reflects that the employees work under pressure. Accordingly, most of the employees feel 'Indifferent' ($\chi^2=91$, Table Value 9.488) about the amount of time spent @ work. Even the employees of the bank consider that they feel tired and depressed ($\chi^2=88$, table value 7.818) due to work pressure. Simultaneously employees sense that the 'Support from Colleagues' and 'Work from Home' are Supportive factors ($\chi^2=81$, Table value 9.488) that helps work & family commitments. As a banker's job is more related to strain, the employees mentioned that ($\chi^2=88$, Table Value 3.841), they suffer from stress related diseases like anxiety, Hypertension, Frequent headaches and others.

All the above statistical figures are clearly indicating that there exist differences in Work Life Balance practices among employees working in banks.

CONCLUSION

- About 53% of employees stated on the record they were worried about work when actually not at working inside the bank premises also.
- More than 50 % of employees express that, they feel indifferent about time spent at working inside the banks it all depends on works.
- Nearly 57% of the employees expressed that they miss valuable time with family and friends even after the bank normal working hours due to completion of all the works on the same day itself under CBS.
- 56% of the employees opined that they are tired because of work pressure due to changing and challenging global banking environment scenario.
- Stress related diseases like hyper tension, anxiety; frequent head-aches are quite common among the bank employees have stated by 61% of respondents working in the public sector banks.
- The most hindering factor for fulfilling work and family commitments is long working hours as 59% of the respondents feel that they were working more than the normal working hours on all the days.
- The employees as per the study feel flexible timings is an absolute factor which helps in dealing with work life commitments, 29% of them feel 'holidays/paid time-off is an important factor, 19% of them expressed towards job sharing.
- 50% of the employees in banking sector disagreed for being able to manage Work – life balance but, they need time and motivation from the bank management.
- Most of the employees also felt that even the travelling time is a factor that creates imbalance.
- Nearly 37% of the employees take refreshments/ drinks / snacks twice a day, where as 26% of them consume more than twice and 27% of them consume at least once, rest 10% do not consume at all.

SUGGESTIONS

An integral part of every one's lives is their profession. The careers are guided by opportunities and guidelines and responsibilities. There is a need to ensure that these two domains do not work at cross purpose. A satisfied and motivated workforce will act more responsibly not only towards its professional requirements but also towards nature in general. To instil a sense of motivation concept of Work Life Balance is a genuine factor.

- Initially, a formal communication strategy is plays a vital role to create awareness about HR policies among the bank employees working at different cadre at different places, that will not only educate but also create awareness and healthy relationship among the employees.
- Organization, especially Banking Industry involves hectic and stressful jobs therefore Organizations can focus on bringing the Flexible working hours Concept like Flexible Starting time especially for women employee by considering the recommendation of the sixth pay commission, too and also consider the working hours from 11a.m to 5p.m
- Building a rapport between employees and the organizations can be increased by concentrating more on policies like Job sharing, time off for family engagements, for Social Programmes with family members, inviting family members for Award functions.
- A supportive environment for employees to bring a congenial relationship can be built by encouraging more tele work or work from home strategies by strengthening less hour work culture.
- As the influx of Married women employees in banking profession with dependents is more in number introduction of crèche facilities is most prominent. It is viable tool as number of dual career couples are increasing.
- Giving Emotional support through counselling services is considered to be the needs factor of today's hectic work force by that, work life balance can be effective manage with affecting the normal work both inside and outside.
- On the managerial level, in the line staff category workforce personal life is being intervened by their supervisors who interact with them anytime during the non-working hours as well. As a result, employee is unable to focus at work thus resulting low performance.
- At the non-managerial level Cashiers are supposed to give extra time after office hours which is unpaid in most banks, causing fatigue and imbalance of the work-life. This results in more errors at work while performing daily tasks.

- Sales department has been found being affected the most since they are not only disrupted by their line managers but also other stakeholder that are clients especially. This affects sales workforce performance especially when they are required to attend daily routine meetings or follow-ups with client complaints however sales target achievements are not affected.

Work Life Balance is thus a dynamic phenomenon. It is not a structure but process leisure and social interaction is as much important as work and career. An effective worker has to continuously juggle around with different priorities and needs of domains of work and life. It is thus summarized as the meaningful daily achievement and enjoyment of four life quadrants; work, family, friends and staff. The work life programmes are an investment for improving productivity, reducing absenteeism and overheads and achieving improved customer service as well as motivated, satisfied and equitable workforce especially for Banking Industry. Indian Banking system has made rapid strides in network expansion and has undergone a complete and never dreamt transformation in its objectives, approaches and scale of operations. Banks are technology drivers and are catalysts for bringing socio-economic Transformation of our country a goal considered hitherto to be outside the Banking arena. Achieving work life balance in the fast phase of Banking system and striking a balance between professional and personal life is a natural challenge for an individual. Organizations through the implementation or by investing on work life Balance initiatives need to give a radical support for its employees for the benefit of Individual, Organisation and Society at large. This study has contributed studying work life conflict and its impact on performance of employees in banking industry of Jodhpur. The current study also endorses the work by many theorists like Sparks, Cooper, Fried and Shirom (1997). The banking sector needs to focus on the following practices like Flexitime, Telecommuting/Working from home, provide special working arrangements for employees who are caring for young children or relatives, Paternity Leave and No-overtime day and lights out policy (Joshi, Sunil, Leichne, John, Melanson, Keith, et al 2005)

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