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WORK LIFE BALANCE OF WOMEN BANKERS: A CASE STUDY OF PRIVATE COMMERCIAL BANKS OF CHITTAGONG METROPOLITAN CITY

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ABSTRACT

Women empowerment through economic and professional involvement is significant for sustainable development of any nation. But professional career for women is tougher than male considering demographic and social issue. Working women are supposed to maintain dual career which impact on work life balance. This study is miniature scale work on work life balance especially focuses on women bankers professional life vs. Personal life. Researcher conducted a survey on 50 women bankers from 25 private commercial banks in Chittagong Metropolitan City as random sampling. XLSTAT software used for data analysis. Research findings states that most of the women bankers want to escape from existing job if get better chance to leave out imbalance of professional and personal life since they supposed to stay more time than required working hours in the office for work pressure.

KEYWORDS

work life balance (WLB), women bankers, work pressure.

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1. INTRODUCTION

Work-life balance is a concept including the proper prioritization between work (career and ambition) and (health, pleasure, leisure, family). The work-leisure dichotomy was invented in the mid-1800s. Paul Krassner, an American journalist, observed that anthropologists define happiness as having as little separation as possible between your work and your play. The expression "work-life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986 (Wikipedia). Clark (2000) defines work-family balance as "satisfaction and good functioning at work and at home, with a minimum of role conflict". The term work life balance call up a reflection of a scale (something women are often at war with anyhow) with work on one side and family and/or other personal relationships on the other. In the middle is the woman with both arms extended trying to balance everything. The woman represents the stabilizer caught in the middle being divided her life into two parts - where she feels she should be and where society says she should be. But a woman is a whole being and the focus should be on her as a whole being and not on just two (important) aspects of her life (Lahle Wolfer 2016). Striking a balance between work and personal life is not an easy job for working women. Setting a priority in life post-marriage and kids is by far the most difficult thing for a working woman. Women are bonded emotionally as well as physically to their responsibilities. Becoming a mother is a blessing which is bestowed only on women - along with motherhood comes the responsibility of raising children with the best of everything. A woman is designed to multi-task without even realising that they are performing ten different things at the same time (Rediff.com/getahead). Reducing absenteeism and turnover, improving productivity and image, and ensuring loyalty and retention are the benefits of work life balance, whereas the employees' perspective highlighted that job satisfaction, job security, autonomy, stress reduction and improving health are the benefits of work life balance (Chimote & Srivastava-2013).

2. LITERATURE REVIEW

A good number of research works were done on work life balance but especially studies on women bankers' work life balance are very few. G. Delina and Dr. R. Prabhakara Raya (October 2013) revealed that married working women find it is very hard to balance their work and personal life irrespective of the sector they are into and quite hard to steal out time for their own hobbies or leisure activities and maintain friendships or extended relationships. Sahana Maiya and Dr. M.M. Bagali (2014) studied in deep insight of work life balance of working mothers in Public and Private sector. An experimental survey of equal number of Public and Private sector employees were carried out for this purpose. The outcome revealed the portrait of difficulties faced in balancing the work demand and the life (family) responsibility. There was high correlation between the difficulties faced and the balancing act to be performed. The married working women in the age group of fewer than 30 years were found to have more work-life imbalance problems than those in the age group of 30 to 40 years while married working women over 40 years were found to be balancing work-life slightly better than the above mentioned age groups. Md. H Asibur Rahman, NafizImtiaz, Afif Bin Mustakim, Md. Abdullah Al Noman and Md. Hannan Molla (August 2017) studied on 48 female bankers from 21 private commercial banks surrounding Dhaka city. They revealed that most of the female bankers who work in the private commercial banks in Bangladesh they have to work more in office it obstruct their balance with work and life. A greater portion of the week has to spend on working in banks by the female bankers and which is more than one-third of total hours available in a week. Most of the female working in the private commercial banks in Bangladesh can only spend 4-5 hours with their children in a day. Vijaya Mani (2013) studied on 500 women from Tamil Nadu, India and revealed that role conflict, lack of recognition, organizational politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the work life balance of women professionals in India. The study showed that gainful employment and career pursuit does delay marriage among employed women and this study suggest that 25 % among the working women are now finding their own partners in marriage despite parental opposition. The rest 75% of women still continue to wait for their parents to arrange their marriages.

D. Manjula Sureshkumar and Dr. M. Selvakumar Marimuth (September 2014) revealed that there is a chance to increase the number of dissatisfied employees in private sector banks in Virudhunagar District due to lack of quality of work life. Poonam Sharma and Dr. Purshottam Dayal (September 2015) studied on 200 banking employees from the private and the public, Co-operative sector banks located in Kota city and found that about 56 % public sector employees were dissatisfied with the policies/facilities regarding time off for family engagements whereas the private and Co-operative sector bank employees also followed the same trend with 59 % and 71 % of their employees. Ms. Priyanka Ranga and Prof(Dr.) P.S. Vohra (April 2016) found that managing work and family responsibility is very complicated for the employees in dual income families. The researcher examined the classic and theories to multiple roles and then introduced a typology of work-life balance based on the synthesis of the presented theoretical foundation. Shujaat, Cheema, & Bhutto (2011) studied on impact of work life balance on employee job satisfaction in private banking sector of Karachi, Pakistan. The results of this research shown that even in the metropolitan city like Karachi, employees are unaware of issues like job satisfaction and work life balance. G.N.Dev (2012) suggested that work-life balance is considerably correlated with job satisfaction in the banking sector. It suggested that female employees should allow more amenities such as flexi time, job sharing, childcare, etc. to put on their organizational commitment. Maurya et al. (2015) investigated on the impact of work life balance policies on employees' job satisfaction and performance in nationalized commercial banks in India. The findings of this study tinted that each of the work life balance policies is a forecaster of job satisfaction. A comparative study is conducted by Rajesh K. Yadav and Nishant Dabhade (2014) among the working women of some Govt. colleges and national institutes of Bhopal in education sector and

nationalized banks, running their in Bhopal (M.P.) for banking sector. Researchers suggested that work life balance can be achieved by the factors responsible for job satisfaction such as: supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards and employee oriented policies. Tabassum, Rahman & Jahan (2011) studied on quality work life between the employees of the local private and foreign commercial banks through quantitative survey on 50 local and 50 foreign bank's employees. The study revealed that a significant difference exists between the local private and foreign commercial bank's employees perception over Quality Work Life and in the following factors of Quality Work Life; adequate and fair compensation, work and total life space, opportunity to develop human capacities.

Lalita Kumari (2012) investigated on 350 respondents of public sector banks which emphasized that each factors of work life balance in itself is a salient predictor of job satisfaction and there is shocking hole among the male and female respondents with job satisfaction with respect to all factors of work life balance. Correlation indicates that job satisfaction is an important signal of work life balance. Mohd.Sarfraz investigated the work-life balance and Job satisfaction among women employees in a hospital in India. A questionnaire is developed with 24 items. The data collected from women employees who are working in a hospital in Aligarh, India. The constructs considered in this study include work-life balance and Job satisfaction. He showed that different age groups have different perceptions regarding WLB, so work should be distributed according to the age and qualification. It will improve the employee's Commitment and satisfaction level along with productivity and profitability. Uddin et al. (2013) surveyed on 62 education institutions of Bangladesh with a sample of 320 teachers to identify the actual position of work-life balance. The study showed that the work-life balance situation is moderate which can be enhanced by corroborate supple working hours (family friendly starting and finishing times), transport facility, residential facility, childcare center, flexible work arrangements/ job sharing, reduced working hours & workload and child schooling for the female teachers. Nawaz (2016) carried out a study on 350 respondents from 5 commercial banks of all the divisions of Bangladesh and found that job satisfaction and work life balance are connected to each other and the relationship is habitually pretentious by elongated working hours, job stress and job knowledge. Tasnim, Hossain, & Enam (2017) conducted a research based on primary research where a sample of 40 female employees from different organizations was selected. The finding of the study focused on formulating a structured guideline for the organizations so that the above mentioned reasons can be omitted and female employees can balance their professional and personal life and live in harmony.

3. OBJECTIVES OF THE STUDY

The primary aim of this study was to investigate the work life balance of women bankers especially who work in different private commercial banks of Chittagong Metropolitan City, Bangladesh. The objectives of the study are:

1. To study the prevalence of work-life balance problem among the women bankers
2. To study the effect of work-life balance on the quality of life of women bankers
3. To study the extent to which various factors like working hours, work involvement and family life affect the work life balance of women bankers.

4. RESEARCH METHODOLOGY

The study was conducted among women bankers of private commercial banks of Chittagong Metropolitan City. A sample of 50 women bankers were selected using convenient sampling from above mentioned city. The scope of the study was limited to the women bankers of Chittagong metropolitan city. The paper is a case study based qualitative research. Both primary and secondary data are used for data collection. A mixture of academic contexts, books, journals, exploratory reports and HR departmental manuals are used as secondary data of the research. Personal conversation and interview with employees are the source of primary data collection. To interview the respondents a planned questionnaire is drawn based on employee promotional criteria. Approximately all data were composed from both the primary and secondary data. Primary data were collected using a scheme. Data were serene by face-to-face interview of the sample employees and were analysed according to the scale developed by Griffin (1999): Strongly Agree=5, Agree=4, Neutral=3, Disagree=2 and Strongly Disagree=1. Secondary data were collected from the annual reports, books, journals and other published materials.

5. DESCRIPTION, ANALYSIS AND INTERPRETATION

5.1 PROFILE OF THE SAMPLE

Sample has taken from below mentioned private commercial banks whose operation is available in Chittagong Metropolitan City, Bangladesh. Such as:

1. AB Bank Ltd,
2. Bank Asia Ltd,
3. BRAC Bank Ltd,
4. The City Bank Ltd,
5. Dhaka Bank Ltd,
6. Dutch Bangla Bank Ltd,
7. Eastern Bank Ltd,
8. IFIC Bank Ltd,
9. Jamuna Bank Ltd,
10. Meghna Bank Ltd,
11. Mercantile Bank,
12. Midland Bank Ltd,
13. Mutual Trust Bank Ltd,
14. National Bank Ltd,
15. NCC Bank Ltd,
16. NRB Bank Ltd,
17. NRB Commercial Bank Ltd,
18. One Bank Ltd,
19. Premier Bank Ltd,
20. Prime Bank Ltd,
21. Pubali Bank Ltd,
22. Southeast Bank Ltd,
23. Standard Bank Ltd,
24. Trust bank Ltd,
25. United Commercial Bank Ltd.

5.2 PROFILE OF THE CITY

Chittagong is a major coastal seaport and commercial city and business hub in south-eastern Bangladesh. Chittagong is an important economic hub in South Asia. Presently 31 private commercial banks (excluding Islamic and foreign banks) are operating in this city. Analysed data is based on 25 banks out of 31 banks.

5.3 ANALYSIS AND INTERPRETATION

In order to subject the data for statistical testing, the collected data were coded and analyzed using XLSTAT.com software (a package software for data analysis). The data were also tabulated with frequency tables and percentages using MS-Excel.

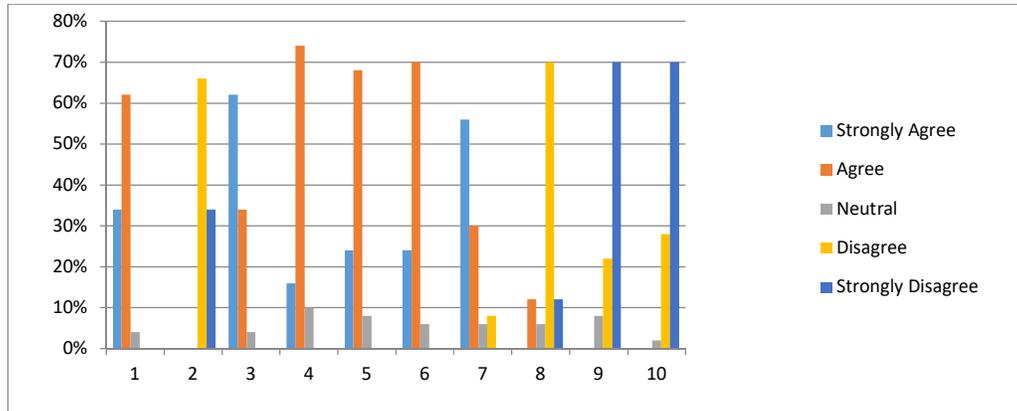
5.3.a. PERCENTAGE ANALYSIS

A percentage analysis made through coding data and statistical tool is furnished below:

TABLE 1

Question/Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
My job and family interfere with another	34%	62%	4%	0%	0%
I can manage the demands of work and personal life	0%	0%	0%	66%	34%
I cannot enjoy my job because of work-life balance situation	62%	34%	4%	0%	0%
I will leave the job if I get a better one	16%	74%	10%	0%	0%
My family life has disturbed me in doing my job as good as I could do.	24%	68%	8%	0%	0%
My family (spouse / parents) is cooperative to maintain a work life balance.	24%	70%	6%	0%	0%
Often I face problem in my family due to my job	56%	30%	6%	8%	0%
My organization is cooperative to maintain work life balance.	0%	12%	6%	70%	12%
I never miss any quality time with my family or friends because of pressure at work	0%	0%	8%	22%	70%
I always work in general working hour (8-hour) in a day	0%	0%	2%	28%	70%

FIGURE 1



According to survey; most of the women bankers are unhappy and searching new job or window to make healthier, balance and well integrated life with professional career and personal life. Summarise responses are given below:

Ques. 01. 62% respondents strongly believed that existing job conflicts with one another and remaining portion stated also agreed with the statement.

Ques. 02. 66% women failed to manage the demand of job with personal life. 34% people also agreed with the statement but only 4% people were neutral to comment.

Ques. 03. 62% people strongly agreed that they cannot enjoy their job for imbalance work life situation and 34% women also voted the statement. Only few women were reluctant to comment.

Ques. 04. 74% women are literally ready to leave the bank job subject to get better chance.

Ques. 05. 68% women have discomfort to their family as they failed to go ahead according to their independent and professional life.

Ques. 06. Only 24% women firmly agreed that their parents and spouse are supportive for their professional career and 70% women agreed that their parent and spouse are helpful

Ques. 07. 56% women believed that they are often facing family problem due to job.

Ques. 08. 70% women showed their disagreeeness to their employers regarding cooperation to maintain work life balance.

Ques. 09. 70% women bankers failed to make harmonious quality time with family and friends due to job.

Ques. 10. 70% women bankers are supposed to stay in the office is more than regular working hours.

5.3.b. RELIABILITY ANALYSIS

We used XLSTAT software to assess the data (2018.1.49165 - Reliability analysis - Start time: 1/20/2018 at 12:04:51 PM / End time: 1/20/2018 at 12:04:51 PM / Microsoft Excel 12.04518). The data were subjected to Alpha tests of reliability and they had acceptable (0.7136) Cronbach's Alpha value which indicates a good level of internal consistency for the scale with the specific sample used for the study.

TABLE 2: SUMMARY STATISTICS (ITEMS)

Statistic	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Nbr. of observations	10	10	10	10	10
Median	0.200	0.320	0.060	0.040	0.000
Mean	0.216	0.350	0.054	0.194	0.186
Variance (n-1)	0.054	0.098	0.001	0.076	0.085
Standard deviation (n-1)	0.233	0.313	0.030	0.275	0.291

TABLE 3: CORRELATION MATRIX

Variables	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Strongly Agree	1	0.432	0.079	-0.649	-0.658
Agree	0.432	1	0.535	-0.737	-0.777
Neutral	0.079	0.535	1	-0.469	-0.297
Disagree	-0.649	-0.737	-0.469	1	0.412
Strongly Disagree	-0.658	-0.777	-0.297	0.412	1

TABLE 4: COVARIANCE MATRIX

Variables	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Strongly Agree	0.054204	0.031	0.001	-0.042	-0.045
Agree	0.031	0.097711	0.005	-0.063	-0.071
Neutral	0.001	0.005	0.000893	-0.004	-0.003
Disagree	-0.042	-0.063	-0.004	0.075827	0.033
Strongly Disagree	-0.045	-0.071	-0.003	0.033	0.084893

6. RESEARCH FINDINGS

From above study we can say that women bankers are facing dilemma to manage dual career especially in banking due to required space, support and cooperation from employers as well as family members. Employers are rigid to get best effort and output from any staff whereas pleasant relationship with all family and peers and social life is obstructed. Lastly, researcher has taken only 50 respondents (women bankers) from different banks as sample size to gather the information for his study. These women are representing all other women bankers of the bank concerning work life balance.

7. CONCLUSION AND RECOMMENDATION

Ultimate purpose of human life is to make an integration of personal life with social life for self satisfaction and self esteem. Professional life the part of personal and social life especially women are dealing and maintain dual career rather than men. Considering demographical issue, women required higher effort to excel in career as well rearing children and make happy their family. Banking is a most challenging and stressful job as career building. To maintain the tight schedule, month end deadline, division wise target, unit wise performance and individual revenue contribution etc. is common phenomena for bankers. Women bankers are facing more challenges to make a tie with job and personal life due to fulfil the requirement of regular busy tight schedule, quantitative and visible output from all aspects. Most of the women bankers are searching alternate way from existing job to make a balance with personal life and professional life. A healthy and stressless life is required to make a healthier life.

8. FUTURE DIRECTION

This study is based on only 50 sample size. A large scale study may launch to know more about work life balance of women bankers. This study is based on Chittagong Metropolitan City based women bankers only. But perception of other parts of the country's bankers compared to Chittagong metropolitan city, male vs. Women bankers' work life balance, married vs. Unmarried bankers's work life balance, public owned vs. Privately owned banks' bankers' work life balance may be different which was not studied by author.

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APPENDIX

QUESTIONNAIRE

WORK LIFE BALANCE OF WOMEN BANKERS

Name:

Designation:

Name of the Bank:

Strongly Agree 5

Agree 4

Neutral 3

Disagree 2

Strongly Disagree 1

Quest. no.	Particulars
1	My job and family interfere with another
2	I can manage the demands of work and personal life
3	I cannot enjoy my job because of work-life balance situation
4	I will leave the job if I get a better one
5	My family life has disturbed me in doing my job as good as I could do.
6	My family (spouse / parents) is cooperative to maintain a work life balance.
7	Often I face problem in my family due to my job
8	My organization is cooperative to maintain work life balance.
9	I never miss any quality time with my family or friends because of pressure at work
10	I always work in general working hour (8-hour) in a day

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