WOMEN IN WORKPLACE-MANAGING WORK AND HOME: AN EXPLORATORY STUDY OF WOMEN EMPLOYEES WORKING IN NEW PRIVATE SECTOR BANKS IN DELHI

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ABSTRACT

BACKGROUND

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 workplace. The soaring cost of living forces the women to pursue some economic activities to meet both the ends. 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 most often the “break in their careers” arises out of motherhood and family responsibilities. Even when women are working in New Private Sector Banks the reasons such as long working hours, performance based appraisals; role ambiguity and work overload have strong effect on organisational performance. This paper discusses their present condition and the essential measurement of support they are getting at their workplace and family and the suggestions.

KEYWORDS


BACKGROUND

The term “work-life balance” could be defined as a state of equilibrium in which the demands of both a person’s job and personal life are equal. This term was coined in 1986, although its usage in everyday language was sporadic for a number of years. Work-life balance initiatives are a global phenomenon. Abraham (2002) stated that women, who work, carry a double load as an employee and housewife. They are supermoms playing varied roles and reconciling between tradition and modernity. Employees in global communities also want flexibility and control over their work and personal lives. Van Fleet and Sourage (1984) in their research findings stated that although “women can assume the role of a scientist or a technocrat, they do experience difficulty in having a similar role as housewife or mother”. Women in India have struggled to establish an identity and create a life space in social as well as work organisations. Considerable research has highlighted the importance of Work-Life Balance for organisational performance (e.g. Druskat & Wheeler 2003, Durham, Knight & Locke 1997). Work-life balance, in its broadest sense, is defined as a ‘fit’ between the multiple roles in a person’s life (Hudson, 2005). Hence, these practices include flexible work hours (e.g. flex time, which permits workers to vary their start and finish times provided a certain number of hours is worked; small work week, in which employees work a full week’s worth of hours in four days and take the fifth off), working from home (telework), sharing a full-time job between two employees (job sharing), family leave programs (e.g., parental leave, adoption leave, onsite childcare, and financial and/or informational assistance with childcare and eldercare services).

Women in India have held important roles in politics, social organisations and administration. There is a need for educated women to reach very high level in corporate sector. The objective of the present study is to understand the problems that are common to the women employed in new private banks in India as also, the WLB issues of women in India have not been highlighted much in any previous empirical studies.

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 be 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>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Year of Establishment</th>
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<tbody>
<tr>
<td>1. Axis Bank (earlier UTI Bank)</td>
<td>1994</td>
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<tr>
<td>2. Development Credit Bank (Converted From Co-operative Bank, now DCB Bank Ltd.)</td>
<td>1995</td>
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<tr>
<td>3. HDFC Bank</td>
<td>1994</td>
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<td>4. ICICI Bank</td>
<td>1996</td>
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<tr>
<td>5. IndusInd Bank</td>
<td>1994</td>
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<tr>
<td>7. Yes Bank</td>
<td>2005</td>
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Review of Literature

Faced with numerous and contemporary challenges, the Indian banking sector today is facing few challenges of employee motivation and job satisfaction with the high breed of commitment required and several job opportunities and attrition rate. Retaining talent is another issue faced by the financial sector. Into all these HR Policies, nowhere is the mention of issue relating to occupational stress, flexible working hours, work-life integration, or work family conflicts. (Ranjan Kumar, CMD, India Bank 2003). Research suggests the long working hours are negatively associated to family participation and positively related to work related outcomes (Osmond & Hicks, 1979). This gives an indication that when more time is spent at work is necessarily time that cannot be spent at family, leisure or other activities. Irregularity of work hours have also been identified as one of the variables affective in the quality of work-life and conflicts arising out of it (White & Keith, 1990) and the nonstandard work schedules, tour plan specifically among married employees with children have negative relation of work-life conflict, that is work interfering more to life and family to work (Lingard & Francis, 2002). However, many private enterprises have taken up work-life balance as a human resource (HR) issue, as they see business benefits to implementing flexible working (Greenhaus et al., 2003). Work-life balance is advocated as an inclusive policy, aimed at all workers, in order to achieve a more harmonious balance between their work responsibilities and their private responsibilities and personal interests. The main consideration thus far has been to aid working parents in their childcare needs and responsibilities, but more recently other employee needs have been considered, such as eldercare responsibilities, education and training opportunities, and the need for personal time in order to combat negative stress experienced in the workplace. Work-life balance policies can be realised through flexible working practices, open work place environments and supportive workplace culture (Carlson & Frone, 2003). Such open and inclusive workplace environments and cultures are necessary for implementing changes for a number of reasons. One that open culture and flexible environment promotes positivity in employees towards their work and organization. Second work culture determines the extent to which flexible working hours and flexible working arrangements are applicable to employees. Legislative measures to improve work-life balance will only work if a supportive workplace environment promotes them.

Research Objectives

1. To study work-life balance (WLB) problems of women employees working in New Private Sector Banks of Delhi and its relational effect on organisational performance.
2. To identify the major factors that influences the work-life balance (WLB) among various categories of women employees in New Private Sector Banks.
3. To study major factors associated with organisational performance of New Indian Private Sector Banks.

Proposed Research Work

The study is purely exploratory in nature and seeks to identify the factors preventing women employees from aspiring for higher post and problems faced by women executives in private sector banks related to work performance. Further this aims also at finding out the organisational support for women employees to achieve higher positions.

Dependent variables are personal support and work support and independent variables are many like family support, child care/dependent care, workload, workplace support, etc.

The main purpose of the study is to identify the factors contributing work-life balance and the relationship between work-life balance and organisational performance of women employees working in new private sector banks.

Study Area

This study area is chosen because Delhi is one of the cities having largest numbers of New Private Sector bank branches, providing a large sample for my research. Delhi is multilingual, multi-ethnic, multi-religious and multi-cultural. This diversity makes it more attractive for this research. Besides, Delhi has a large number of private bank branches and offices (The second highest in the country after Mumbai) (RBI, 2009: 8-48). Delhi, being the national capital, attracts employees from across the country. For instance, 38.4 percent of the population of Delhi is originally from outside Delhi, which implies that it includes a wider cross-section of the Indian population, and thereby, a more varied sample for my research than other urban areas.

Finally, the research study in Delhi provides better access to policy-makers and government organisations, such as the National Commission for Women.

Research Methodology

The data was collected through snowball sampling method, a total of 300 questionnaires were distributed to women in new private banks in Delhi out of which 250 were returned back after filling.

Primary data were collected through questionnaires with 5-point Likert scale where 1 = strongly disagree, 2 = somewhat disagree, 3 = neutral, 4 = somewhat agree, 5 = strongly agree. While secondary data was collected from books, magazines, research journals and web sites of RBI, India stats etc. The data was analysed using SPSS 16 version; the test applied was Correlation Pearson's Product to analyse the relation between work-life balance and work satisfaction and personal life satisfaction.
The above table 1.1 shows that correlation between personal life support and it shows that all the components are highly correlated with the work-life balance. So if proper work-life balance is provided then personal life satisfaction could be achieved.

The above table 1.2 shows that correlation between work life support and it shows that all the components are highly correlated with the work-life balance. So if proper work-life balance is provided then work life satisfaction could be achieved.

**Findings**

1. In New Private Banks, Work-life balance is affected by the level of Conflict between the work and life interface. Higher the level of conflict, lower is the work-life balance. In Banking particularly both WFC – Work Family Conflict and FWC – Family-Work Conflict are greater. More than Family-Work Conflict it is the Work Family Conflict which affects the work-life balance of working women employees. Also work family enrichment leads to a positive spill over of the two domains on each other leading to a higher work-life balance. Job satisfaction also has a positive impact on the work-life balance of women.

2. Having a good balance has positive outcomes in terms of higher organisational citizenship behaviours in both Education and Banking. Work-life balance was found to be negatively related to intentions to quit. So addressing work life issues can help organisations to enhance the loyalty towards the organisations and lower the intentions to quit.

3. Having achieved a balance between Work and life helps in increasing an individual’s satisfaction with life as a whole. A higher work-life balance is indeed a predictor of higher feelings of wellbeing.

4. Work Life Conflict lowers an individual’s work-life balance. Both Family-Work conflict and Work-Family conflict have been found to be negatively related to Work-life balance.

**Recommendations**

Work-life balance is an important issue in the employment relationship and studies have indicated that women employees are increasingly finding it difficult to maintain a balance between the work and life domains. Most of the employees report conflict between their work and personal lives. Women employees feel that they do not spend enough time with their families, which has become their number one rated work-life priority. The negative spill over of family and work into each other, viewed as family-work conflict (FWC) and work-family conflict (WFC), has proved to be one of the major causes of diminished work-life balance. Employers need to look into the work practices e.g. long working hours, work overload, etc. which are causing a high degree of work interference in family life. On the other side, the very spill over in Positive way where learning or skills from one role enhance/facilitate the other role can lead to a higher balance.
REFERENCES