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RESEARCH CENTRE IN BUSINESS ADMINISTRATION

08/11/2021

Ph.D. PUBLIC VIVA-VOCE NOTIFICATION

As per the regulations of Madurai Kamaraj University, Madurai, Mrs.K.SINDHUJA, (Reg.No: P4167), Research Scholar, Research Department of Business Administration, V.H.N.S.N. College (Autonomous), Virudhunagar, will defend her thesis at public viva-voce examination through video conference mode using Google meet platform.

Title of the Thesis : A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO BANKING SECTOR IN VIRUDHUNAGAR DISTRICT, TAMILNADU

Date & Time : Date: 30.11. 2021, Time: 11.00 A.M – 1.00 P.M

Venue : MBA Conference Hall, V.H.N.S. N. College (Autonomous), Virudhunagar.

Video Conference : Google Meet

Platform

Meeting Link : <https://meet.google.com/vwi-hkpr-qdx>

The synopsis of the thesis is available in the college website and a copy of the thesis available in the department library for reference. Faculty members, scholars and students are most welcome to attend the viva-voce.

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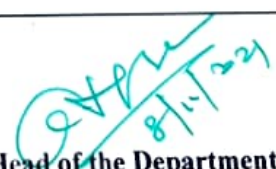
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**A STUDY ON WORK LIFE BALANCE OF WOMEN
EMPLOYEES WITH SPECIAL REFERENCE TO
BANKING SECTOR IN VIRUDHUNAGAR DISTRICT,
TAMILNADU**

Synopsis submitted to
MADURAI KAMARAJ UNIVERSITY
in partial fulfillment for the award of the degree of

**DOCTOR OF PHILOSOPHY
in
BUSINESS ADMINISTRATION**

**Submitted by
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**MADURAI KAMARAJ UNIVERSITY
MADURAI - 625 021,
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SYNOPSIS

A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO BANKING SECTOR IN VIRUDHUNAGAR DISTRICT, TAMILNADU

INTRODUCTION OF THE STUDY

The fame of Indian women has been a challenge to many notable modifications during the last few years. During historic days women were worshipped as goddesses. The women had been the centre and basis of the social and cultural existence of the families. “Men make houses and women make homes” is the conventional perception. The duties of women have been just limited to deliver the children and carrying every family member with her loving and the available characteristics which she ingeniously owes.

The rising monetary demands and the living standards, needs to be maintained and retained for social stands in addition for self motivation, woman has to work and assist her family to the fine of her abilities. With the rising global change, working women in India are going through the mass of demanding situations than their counterparts. More women at present, unlike the past, represent a global increase of nearly two hundred million women in employment. The reports of Central Statistical Office (1970-71 to 2010-11), found that the percentage of working women is increasing gradually. In the year 1970- 71, 14.2% of the women were working which gradually increased from 14.2% to 40.5% during the financial year 1970-71 to 2010-11.

The upward trend in the service sector employment is likewise a dominant feature of the Indian economy. It offers identical possibilities to women and statistics suggest that more women are hired in services than men in the majority of the countries. During the last decade, the participation of women inside the labour market, i.e., paid work has extended throughout the world. The level of monetary development, industrialization, demographic and cultural elements have all played a key function in determining the degree of the feminization of the workforce. Stronger participation of women in paid work is also pushed by the converting aspirations of women, in addition to the perceptions that have also changed with reference to women’s position in society and their priorities in existence, besides the fact that progressively more women are seeking higher education than ever before.

NEED FOR THE STUDY

In the current global scenario every business organizations are trying to maintain specific standards and quality to attain reputation and recognition along with customer satisfaction in terms of quality of service. To achieve the targets and to withstand in the global market the organizations are demanding more work from their employees and also imposing to learn new skills and latest technology. Technological advancement, increasing work pressures, target achievements have made it an alarming issue for all professionals, working across all levels and Industries throughout the World. This change has taken place in public sector companies, nationalized, private and foreign banks too.

According to a paper commissioned as part of NASSCOM's ongoing gender inclusivity initiative in association with Mercer Consulting, India has more working women than any other country in the world. In India, there has been a tremendous increase in women employment in banking sector. As of 2014 more than fifteen lacks of employees are working in all scheduled commercial Banks in India, out of which above 22% are female.

As indicated by Fleetwood (2007), Work-life balance is an issue of strategic importance to organizations and of significance to employees especially for women employees. Work Life Balance decreases friction between official and domestic life as it demands attaining equilibrium between professional and personal work. Creating, maintaining and managing balance between work and family life are considered to be a Work Life Balance issue. Work/life balance practices can improve the 'employee experience' and many previous researches highlight an established link between Work Life Balance and employee satisfaction which in turn relates to productivity of employees. Hence the concept of Work Life Balance is an important issue that must be investigated.

As now many women take up their career in banking sectors, therefore there is a need to study how women employees in banking sector are balancing their work and family life. Though there are various research studies on Work Life Balance, relatively there are fewer studies on work-life balance of women employees and that studies were mostly confined to sectors like IT, BPO, Educational Sectors. Hence the researcher found it relevant to take up the issue of Work Life Balance among women employees in

banking sectors. The present study helps to identify Work related, Family related, Social and Economic Factors which affect Work Life Balance of Women employees and analyse the work Family conflict and the mediating effect of work life stress. The study also helps Banks to implement Work Life Balance policies and the strategies that helps the female employees to meet their work-family needs.

RESEARCH PROBLEM

In the contemporary world due to the changes in cost of living, children's educational expenses there exists a financial demand. So women now-a-days are changing their identification as employees, Professionals, entrepreneurs etc and they preferred their career as per their desire and eligibility. In the recent days, an individual's work life and personal life may present contradictory demands therefore the problem of work-life balance has gained more concern and at the same time demand from both the spheres are equally important. This problem is mostly seen among women employees.

Majority of the working women experience work-life imbalance which will have negative consequences for individuals in the form of increased levels of stress, depression, family conflicts, dissatisfaction, etc., as well as the organizations also faces negative consequences such as job dissatisfaction, more absenteeism, less organizational commitment, reduced productivity, and high turnover intention.

In banking industry, working scenario has become more complicated with the changes in rules and regulations and as results there are lot of conflict and imbalances among bank employees and creates stress and lack of concentration at work. Due to this work pressure, maintaining a healthy balance is becoming hard especially for women bank employees.

Hence, the study titled "**A study on Work Life Balance of women employees with special reference to banking sector in Virudhunagar district, Tamilnadu**" attempts to assess the Work Life Balance among the women bank employees at Virudhunagar District.

SCOPE OF THE STUDY

The study is geographically limited to public and private sector banks at Virudhunagar district, Tamil Nadu. The district comprises Ten Taluks namely

Aruppukkottai, Kariapatti, Rajapalayam, Sattur, Sivakasi, Srivilliputhur, Tiruchuli, Virudhunagar, Vembakottai and Watrap. The study is carried out based on the opinion of woman bank employees based on Factors affecting Work Life Balance (Work related factors, Family related factors, social factors and economic factors), Work life conflict (Work –Family conflict, Family –work conflict), Work Life Stress and Work Life Balance Policies. This research is concerned with the Work Life Balance of 520 woman bank employees at Virudhunagar district.

OBJECTIVES OF THE STUDY

The study has been designed to achieve the following objectives

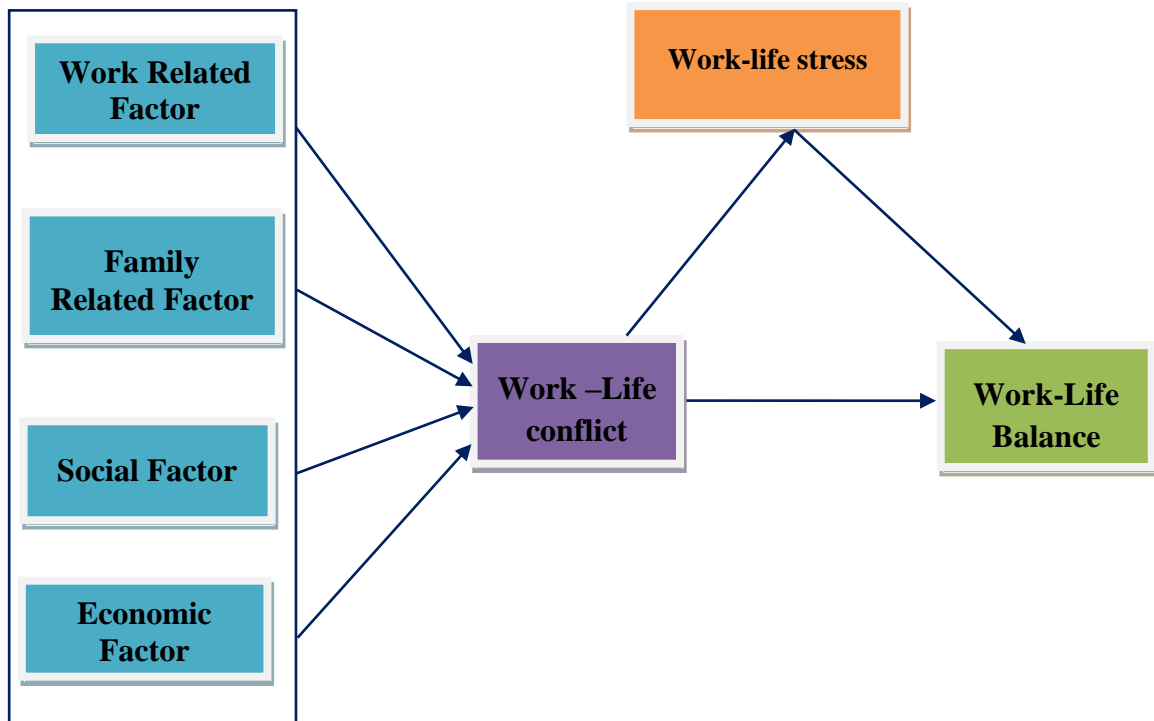
- To identify major factors affecting Work Life Balance of women employees in banking sector.
- To find out the perceived Work Life Balance level among women employees working in banking sector.
- To identify the Work Life Conflict among women employees of banking sector.
- To ascertain the mediating effect of work life stress between work life conflict and Work Life Balance.
- To analyse the various Work Life Balance policies provided by the organization that helps to maintain healthy Work Life Balance.
- To find out the woman employee's overall satisfaction towards their Work Life Balance.

PROPOSED RESEARCH MODEL

The study has been formulated based on the following conceptual framework.

Conceptual Model

Dimensions of Work Life Balance



RESEARCH GAP

The review of literature led to identify certain gaps that exist within the study areas. There are number of researches being explored on Work Life Balance, but most of the research studies emphasized on the general issues of Work Life Balance including the factors affecting Work Life Balance, impact of Work Life Balance, work family conflict, however very limited research has been focused on the role of Work Life Stress on work life balance. Therefore, the present study makes an attempt to understand the mediating effect of work life stress on Work Life Balance of women employees in banking sector.

HYPOTHESIS OF THE STUDY

Based on the research objectives, the following null hypotheses have been formulated and tested with appropriate statistical measures.

- H₀₁: There is a no association between Demographic Profile and Respondents Work Life Balance level
- H₀₂: There is a no association between Occupational Profile and Respondents Work Life Balance Level.
- H₀₃: There is no significant relationship among the Factors affecting Work Life Balance of Women employees.
- H₀₄: Each independent variable (X₁, X₂, X₃ and X₄) i.e., (Work related factor, Family Related factor, Societal factor and Economic factor) does not significantly affect the dependent variable (Work Life Balance) if all the other independent variables are held constant.
- H₀₅: There is no mediating effect of Work Life Stress between Work Life Conflict and Work Life Balance.
- H₀₆: There is no cause and effect relationship between the study variables, Dimensions of Work Life Balance, Work Life Conflict, Work Life Balance and Work Life Stress.

RESEARCH METHODOLOGY

The research methodology incorporates all those methods or techniques that are acquired for conducting research. It is the systematic process or the procedure that deals with selecting the research problems, gathering the facts or data, examining the knowledge and reach out the enumerated conclusion in the form of solutions towards the problem concerned or for some theoretical formulation.

RESEARCH DESIGN

Research Design is the framework of methods and procedures used in collecting and analyzing the variables used in the research. In the present study, descriptive research design is used as source of the study to obtain and examine the data.

Descriptive research describes the characteristics of the population or phenomenon that is being used in the study. The present study is descriptive in nature as it to ascertain and describe the Work Life Balance, work life conflict with the mediating effect of work life stress of women employees in banking sector in Virudhunagar district.

GEOGRAPHICAL COVERAGE

The present study has been conducted among woman bank employees at Virudhunagar district. The district comprises ten taluks namely Aruppukkottai, Kariapatti, Rajapalayam, Sattur, Sivakasi, Srivilliputhur, Tiruchuli, Virudhunagar, Watrap and Vembakottai. Women employees working in both public and private sector banks are taken as respondents.

POPULATION OF THE STUDY AREA

As per the records from Virudhunagar District Lead Bank, there are totally 134 Public and 67 Private sector bank branches at Virudhunagar District. The list of banks at Virudhunagar district has been collected from the lead bank office of the district.

SAMPLE DESIGN

Sample design is the framework which serves as the basis for the selection of a survey sample and also affects many other important aspects of the survey. It provides information on the final sample sizes, and the sample selection methodology. Thus the good sample design comprises of

- Sample Unit
- Sample Technique
- Sample Size

Sample Unit

The objective of the present study is to analyse the Work Life Balance, Work life conflict and mediating effect of Work Life Stress among Woman bank employees, hence the entire women employees who are working in both public and private sector banks are taken as sample unit.

Sampling Technique

Sampling technique is defined as the method used to select samples from the population. In the present study, Stratified random sampling technique has been used to select the respondents from both public and private sector banks.

Sample Size

As per the records from Virudhunagar District Lead Bank, there are totally 764 women bank employees working in public and private sector banks, who constitute the population of the study. To determine the sample size, the researcher has applied Raosoft sample size calculator. It shows the recommended sample size of 520 @ 95% confidence level allowing 2.5% margin of error. The researcher has sent questionnaires to 568 respondents constituting 75% of the total population, out of which 46 questionnaires are incomplete and invalid. The remaining filled-up questionnaires are 522 and the researcher has rounded off it to 520.

TOOLS USED FOR DATA ANALYSIS

The collected data is processed with the help of appropriate statistical tools. The various Statistical tools used for the study are Percentage Analysis, Chi-square test, Garrett Ranking Method, ANOVA, Factor Analysis, Correlation Analysis, Multiple Regression Analysis, Cluster Analysis and Structural Equation Model.

LIMITATIONS OF THE STUDY

The few limitations related to the study are as follows

- The present study is confined to Women employees of Banking sector in Virudhunagar District only. The study also excludes male employees of banking sector and male and female employees of other sectors.
- In the study area the women respondents is low when compared with men employees. So the sample size is restricted to 520 respondents. Only a limited number of respondents were interviewed and so the results may be generalized though a large number of respondents.
- The study is too limited in scope as only limited factors which affect the Work Life Balance of Women employees were taken into consideration. Some other factors which affect Work Life Balance of women employees may be consider for future studies.
- Respondent's opinion may change in future. So complete future relevance to the study cannot be assured.

FINDINGS OF THE STUDY

It is concluded from the analysis that the respondents Work Life Balance level is positively associated with age, marital status, Family type, Number of dependents in family, Type of bank, Designation, Work experience, travelling time and Working Hour. On the other hand Educational qualification, Monthly salary and Location of Bank are negatively associated with the respondent's Work Life Balance level.

It is observed that "Work load" is one of the major work related factors which affects the Work Life Balance of women employees. "Parental issue" is one of the major family related factors which affect the Work Life Balance of women employees. "Social Commitment" is one of the major Social and Economic related factors which affect the Work Life Balance of women employees.

Correlation Analysis is used to study the significant relationship among factors affecting Work Life Balance of women bank employees by formulating the null hypothesis. It is found that social factors have dominant correlation with Work related factors, Economic Factor have dominant correlation with Family related factors. And also there is a high degree of positive correlation between Social Factors and Economic Factor.

Through Regression analysis, it is found that Work related factors influence the work life balance of women employees to the extent of 75.1 percent, Family related factors influence the Work Life Balance of women employees at 69.1 percent. Social factors influence the Work Life Balance of women employees at 68.4 per cent and Economic factors influence the Work Life Balance of women employees at 62.2 per cent.

Work-life conflict adversely affects the productivity of employees and also leads to physical and psychological health issues. Hence, work life conflict among women employees in banking sector is analyzed with the help of cluster analysis. It is found from the study that the first cluster is grouped with 202(3.5%) respondents and termed as High Conflict Group, second cluster is segmented with 136 (26.15%) respondents and termed as Medium Conflict Group and third cluster is grouped with 182(35%) respondents and termed as Minimum Conflict Group.

The study has examined the mediating effect of work life Stress between Work Life Conflict and Work Life Balance. The increase in the Total value of Behavioral intention from 0.24 to 0.29 in association between Work Life Conflict and Work Life Balance is considered by the Mediator called work life Stress. This shows that work life Stress partially mediates the relationship between Work Life Conflict and Work Life Balance. The study also found out the majority (35%) of the women bank employees are dissatisfied with their Work Life Balance.

SUGGESTION

Based on the findings of the study, the following some suggestions are offered by the researcher to improve the Work Life Balance of the women bank employees.

Suggestions to Women bank employees

- Majority of the Women Employees in banking sector feel physically tired due to their heavy work load, hence it is advised that they need to take short breaks in between their work for refreshment and relaxation. This helps employees to return back to work with more energy and enthusiasm and also to perform better and further helps to achieve satisfaction in work.
- Women employees in banking sector must understand the ground reality and strike a balance between work and personal life for achieving professional excellence. It is suggested that women employees have to follow proper time management, to make proper separation between work time and home time in order to avoid work life conflict. Effective time management assists them to finish their work in time and it leads to satisfaction.
- Most of the Women Bank employees feel that they don't have sufficient time to relax themselves; hence it is suggested to set time for their hobbies, interests, and self-relaxation to reduce their stress level. Regular exercises, healthy food habit, meditation and sufficient rest can also help them to manage their stress.

Suggestions to Family Members

- Most of Women Employees in the study area find difficult to take care of their health because of family issues, hence it is suggested that family members must be very supportive to the working women both physically and emotionally, this

would boost up the confidence of the women employees both at home and at work.

- Most of the Women Employees in the study area find difficult to take care of their children's, hence it is advised that in nuclear families, spouse shall support women employees in sharing household work and also in bringing up children to school, it helps women to a greater extent and also to avoid family-work conflict
- Most of the Women Employees in the study feel that family members/spouse did not willingly listen to their work related/personal problems. Hence it is suggested that spouse of women employees shall spend some quality time and pay attention to issues, emotions, and stress faced by women employees and also try to give some suggestions and options to resolve their problems; hence they feel positive and confident. It helps women employees to better balance their work and life.

Suggestions to Banks

- Majority of the Woman bank employees in the study area are suffered by health problems such as headaches, Blood pressure, Eye-strain, Sleep disorder and Backache and having high conflict with their working environment. Hence it is suggested that bank should ensure better working conditions for women employees and they may give special attention on their work load to reduce their stress.
- Most of the women employees in the study area are under stress due to Target achievement and too many deadlines. Long working hours, too much work load may lead to lower motivation, morale, and productivity of employees. Hence it is suggested that banks need to set realistic targets for their employees and provide necessary training to workers to help them to achieve the target.
- Majority of the Woman bank employees in the study area are suffered due to elder care and child care issues. Banks should take initiatives to manage child care and elder care concerns for their employees so as to increase their work-life balance. Hence, it is suggested to establish onsite childcare facility, because it assists women employees to a greater extent.

- It is suggested that banks can allow work from home and flexi-work option to women employees who are in case of maternity and child care instances. Already some banks in India like State bank of India and ICICI has started their policy of allowing women work from home.

IMPLICATIONS OF THE RESEARCH

The present study has numerous practical implications that would be beneficial to both Individual Women Employees and the Banks in terms of better understanding of the importance of a healthy balance between work and family and their effects. Ideal balance between work and life motivates employees to carry out their work better and achieve more.

At individual level, the absence of work-life balance results in high levels of stress which in turn results in health issues like cardio-vascular diseases, weak immune system, headaches, etc. The effects of conflicts affect both the personal and work environment.

Work Life imbalance has a negative impact in the personal life of women employees, who spend more time in office, deal with clients, meet deadlines and goals, makes an Individual with no time or less time to do basic household chores. In case of a working couple, this might be a probable reason for divorces, infertility due to high stress levels, advent of nuclear families etc.

Professional women find difficult to help and guide their children. Children's physical or mental distress due to lack of attention create psychological consequence among working professional. From Women perspective, the better understanding of the importance of balancing work and family would help them in recognizing the areas that negatively affect their wellbeing.

From Bank's point of view, this study would give better insights regarding connections between Work Life Balance and Work Life Stress, and their impacts on employees' commitment, absenteeism, turnover, productivity and overall performance.

From the present study, it is found that there is a significant relationship between Work Life Balance and Work Life stress. This means that if women are not able to balance their work and personal life well, there is a possibility to have stress both at work and Family.

The success of every Organization depends upon the performance of its employees. For Service Industries like banking sector, the output depends upon the quality of their Human Resource. Employees with better Work Life Balance often have better sense of accountability, ownership and control of their work life. Work Life Balance has great link with employee's productivity and Performance. Where there is a proper balance between work and life, employees tend to put in their best efforts at work, because they are satisfied with their Work and Family Life.

Work-life Balance policies have the potentiality to improve employees' morale, job satisfaction and performance level. Organizations providing benefits seem to know the relationship between greater Work Life Balance and retention of a competent workforce, and its effect in organizational commitment and profitability.

Thus, the findings of the study provide a rationale for Banks to understand their Employees' Work Life Balance issues and also help the Bank to develop and implement coping mechanisms that facilitate women employees to manage their dual - roles and stress.

DIRECTIONS FOR FURTHER RESEARCH

The following are the directions given by the researcher for further research

- The present study is concerned with woman bank employees limited to only one district of Tamilnadu. It is better to select more number of districts to facilitate more consistent generalization of the findings.
- Another possibility is to conduct the same study as comparative study between public and private sector banks which will give a comparable picture between woman bank employees Work Life Balance status in public and private banks.
- The present study analyzed only the mediating effect of work life stress on Work Life Balance; hence the role of work life stress on Work Life Balance is yet another important factor to be deeply researched by the future researchers.
- The present study confines to banking sector but in future, Work Life Balance of women employees working in different sectors can also be undertaken

- The future study will further address the impact of Work Life Balance on employee's job satisfaction.
- A study on strategies for bridging work life and personal life of women employees working in banking sector in Virudhunagar district.

CONCLUSION

Work and life are the two important domains in every one's life. Women employees have to balance both professional and family life, therefore striking a perfect balance between career and family is always a great challenge for women employees. Dual responsibilities, dependent care responsibilities and single parent families contribute more personal life imbalances to the women employees. In the same way, high workload, work pressures, rigid work schedule, and so on are responsible for imbalances in professional life. WLB is considered as an increasingly important factor to the overall satisfaction at workplace. Work-life balance increases productivity, performance and competitiveness, better morale, and it helps to reduce stress, absenteeism and sickness. Hence it is considered essential for the banking industry to recognize women employees by offering more suitable work-life balance measures to them. Family also plays an important role in everyone's life, hence support from spouse and family members have a significant role in balancing familial and professional lives of Women employees. This study concludes that work related factor and family related factor are the most important factor which affects work-life balance of woman bank employees. Work life stress partially mediates the relationship between Work Life Balance and work life conflict. Moreover, the women employees in the study area have low level of satisfaction with Work Life Balance and hence suitable suggestions have been given to overcome the situations effectively.