

Problem in Work Life Balance of Working Women in Private Banking Sector

Km. Anamika, Research Scholar Jayoti Vidyapeeth Women's University, Jaipur

Dr. Mini Amit Arrawatia,

Professor, Jayoti Vidyapeeth Women's University, Jaipur

ABSTRACT

Employee in the private bank takes painful effort to complete their target and deliver various needs to customer. Work life and personal life is interrelated characteristic of every working person. In Private banking industry work life balance is noticeable. Particularly the role of woman employee is very critical, women need a lot of support from their organisation as well as from their family to maintain their personal and professional life smoothly. Due to work pressure, working time, and achievement pressure it becomes hard to maintain balance between personal life and professional life. The study attempts to find out the problems which affect working woman's personal and professional life.

Keywords–Painful, Work life, Private bank, smoothly, Work pressure, Problem.

INTRODUCTION

To understand the problem of work life balance of working women in private banking sector, it is very important to understand that role of woman is very dynamic at their home as well as work place. Women are performing very well on top positions at private bank sector but it is very important to know about the helping factor and barrier of working women. Work life balance concept has been gaining attention for the research because it is one of the work-related issues affecting productivity of employee as well as role related to family. As compared to public sector bank, private sector bank's employee is suffering from a lot of problem like job security, work pressure, target pressure, working time of bank, etc. Now a day's woman employee of private bank is achieving their target and getting promotion at private bank sector but their role at home has not changed much. Women now became visible part of their work place as well as family. Why it is very much difficult to manage personal and professional life for a working woman?

In current scenario of our country if female of a family is working, it becomes difficult for a woman to manage personal and professional life. In that working woman's family, there would be many tasks and many family members depended on that woman only like her kids or parents or in laws. In that case working women neither refuse her professional responsibility nor her responsibility for her kids and other family members. Professional life needs 100% attention and kids and family member need the same from working woman. To manage this situation many times, it seems very difficult to manage good balance between personal and professional life for a working woman.

LITERATURE OF REVIEW

The literature reviewed on work life balance. The literature identifies its various effects on life situation i.e work stress, absenteeism, career growth, job satisfaction, in setting with work life balance.

Dr. Krishna A. goyal, Vijay A Joshi, (2012), Indian Banking Industry Challenges and opportunities. investigate that developing countries like India still has a large number of people who don't have access to bank service. And the person who are availing banking services their expectations are rising as the level of service are increasing due to emergence of Information Technology and competition.

J. Shudha, Dr. p. Karthikeyan (2014), suggest that to get work life balance every woman should set the goal. Some of skill and strategic at work such as planning, organising, can be used at home and work place for achieving and fulfilling well balanced life both personally and professionally. Organization need to adopt human resources strategic and policies to overcome the issues of work life balance of women in current business environment.

Geetha, &Dr. R. Rajendran, Comparative Study of Work Life Balance Among Private and Public Sector Banking Employees in Perambalur District. suggested on Work Life Balance issues mainly divided into three part, **1- Employees 2- Organization, 3- Government. Employees** should drop activities that sap time or energy, time management, learn to say no, use of facilities available for work life balance in organization. Organization should avoid long working hours of employees as far as possible, involve working women participation in strategy making, part time working during early stage of child care must be given, child care centre at work place must be there. Government should

create and strengthen an accurate and authentic data base on women worker, protect employee from long hours of work, realistic work life culture must be promoted among the employees.

According to K. Thrivenikumari & Dr. V. Rama Devi (2015), “A study on work life balance of women employees in selected service sector” suggested that women workforce increasing their contribution to the organization which is valuable. It is the joint responsibility of employer and employee to ensure strong work life balance that can bring fruitful result to organisation as well as employee also.

Sana Hafiz (2018), “Problem and Challenges Faced by Women in Banking Sector” With Special Reference to Hadoti Region” suggested that in banking sector creches and day care centre facilities should be there for working women. Provision of part time employment and flexi working hour should be in suitable case, promotion system should be unbiased whether on the basis of performance or qualification.

SCOPE OF STUDY

The research study is confined to private banking sector of northern India. The scope of study is to recognize problems of working women and what can make good balance between personal and professional life of working women.

OBJECTIVE

- Problem faced by working women to manage their personal and professional life in private bank.
- What can make work life balance of working women of private banks.

PARAMETER OF STUDY

- Problem of working women of private banking sector.
- Factor and solution to manage work life balance of working women in private bank.

RESEARCH DESIGN

For this study a well-structured and specific designed questionnaire was used to measure the impact of various factors in managing personal and professional life. The present study is based on primary data. The primary data were collected from the employees of private sector banks -ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, Bandhan Bank of four states of northern India- Delhi, Chandigarh (Punjab & Haryana), Lucknow (Uttar Pradesh), Dehradun (Uttarakhand).

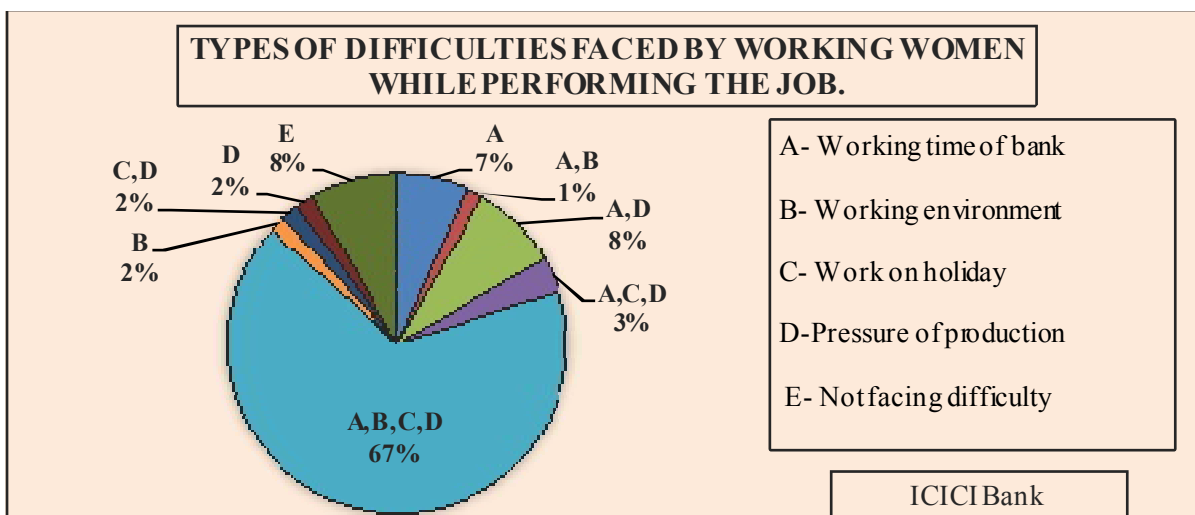
DATA ANALYSIS AND INTERPRETATION

The researcher will do data analysis bank wise while for better interpretation researcher will do data analysis genders wise also.

1 Question :- While performing the job do you find that women employees are facing difficulties because of?

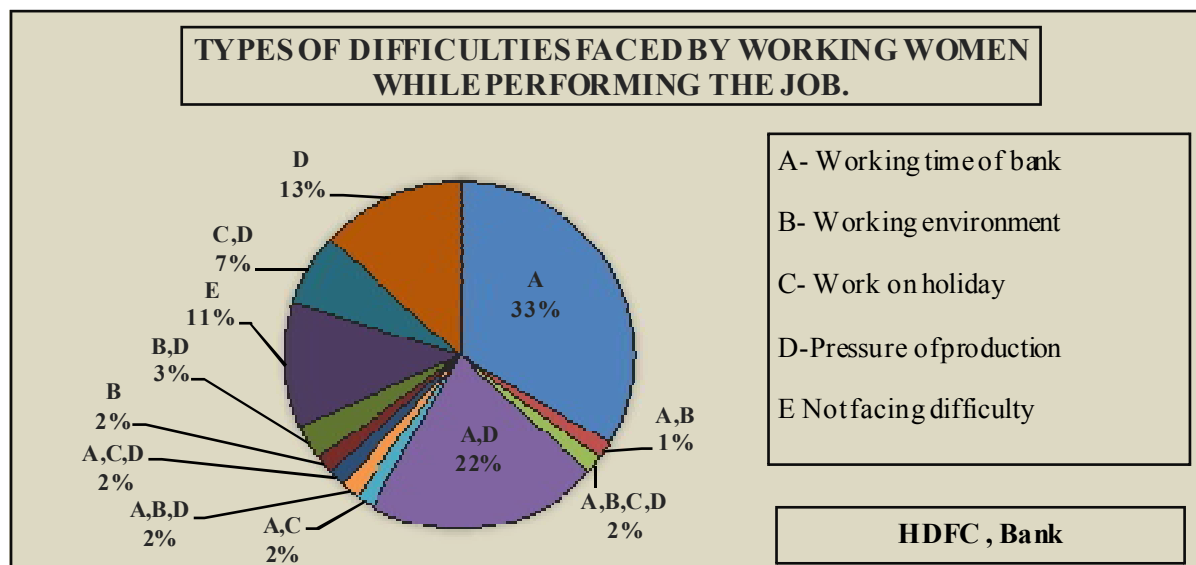
- A. Working time of bank
- B. Working environment
- C. Work on holiday
- D. Pressure of production
- E. Not facing difficulty.

ICICI Bank								
A	A,B	A,D	A,C,D	A,B,C,D	B	C,D	D	E
4	1	5	2	40	1	1	1	5

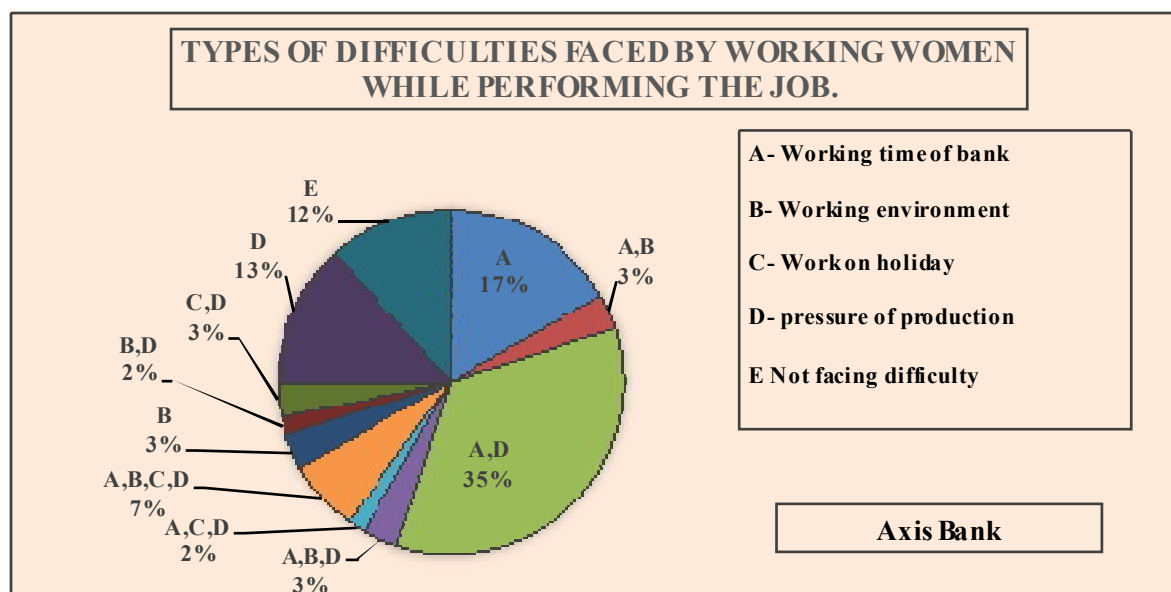


HDFC Bank											
A	A,B	A,B,C,D	A,D	A,C	A,B,D	A,C,D	B	B,D	E	C,D	D

20	1	1	13	1	1	1	1	2	7	4	8
----	---	---	----	---	---	---	---	---	---	---	---

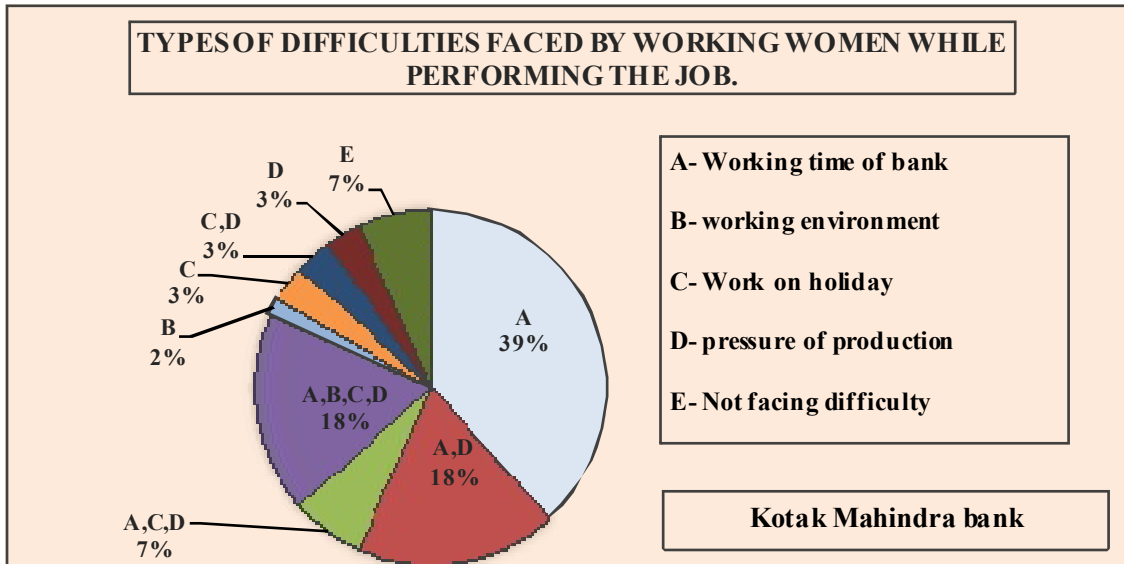


Axis Bank										
A	A,B	A,D	A,B,D	A,C,D	A,B,C,D	B	B,D	C,D	D	E
10	2	21	2	1	4	2	1	2	8	7

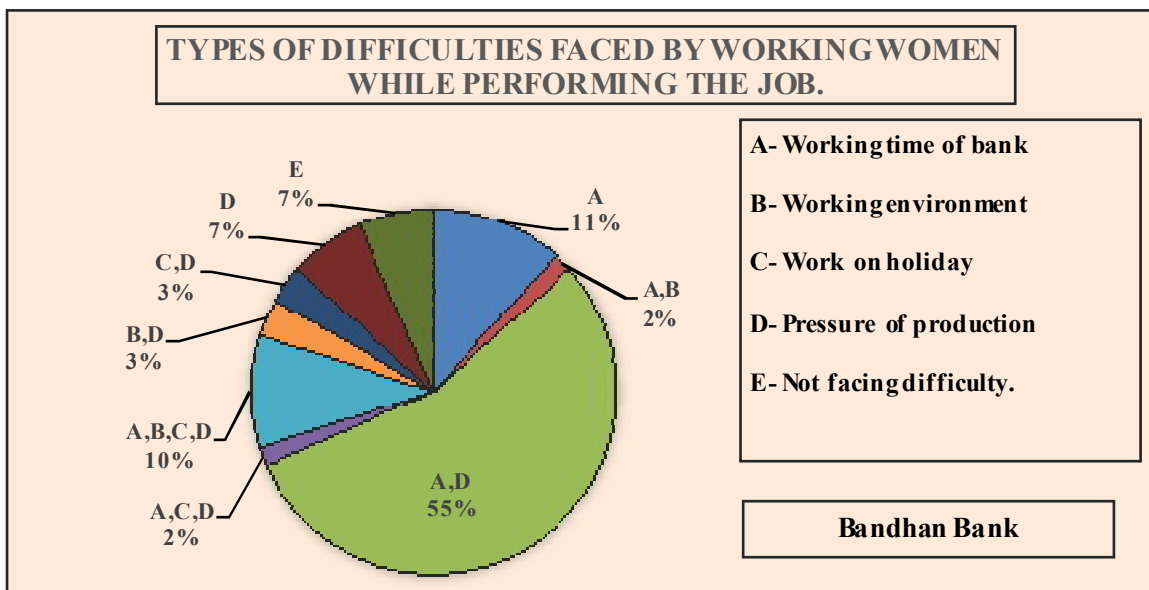


Kotak Mahindra Bank

A	A,D	A,C,D	A,B,C,D	B	C	C,D	D	E
23	11	4	11	1	2	2	2	4

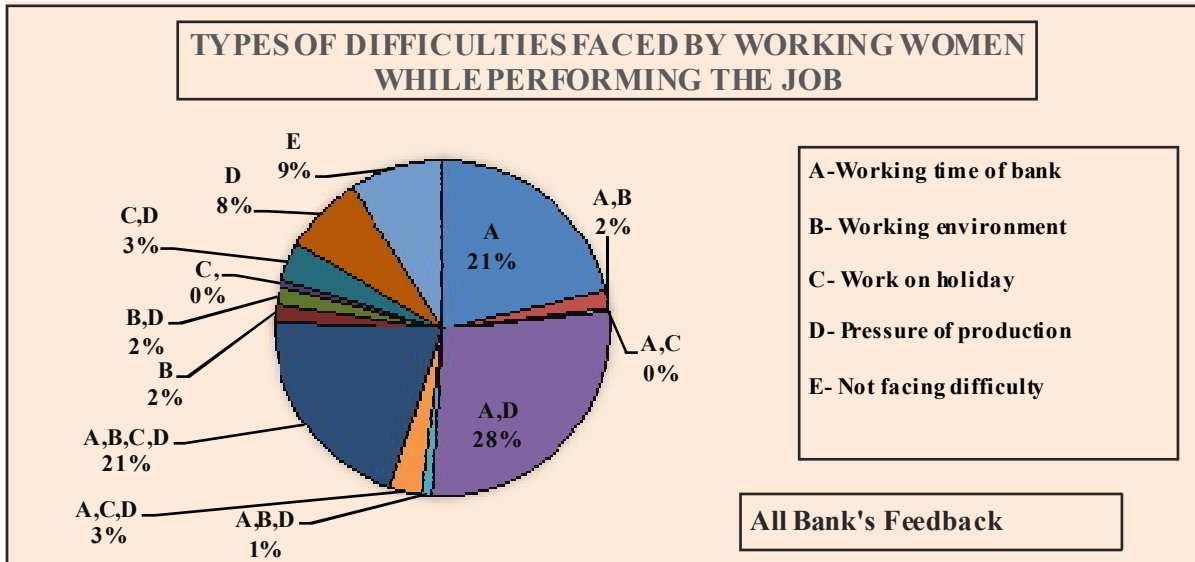


Bandhan Bank								
A	A,B	A,D	A,C,D	A,B,C,D	B,D	C,D	D	E
7	1	33	1	6	2	2	4	4



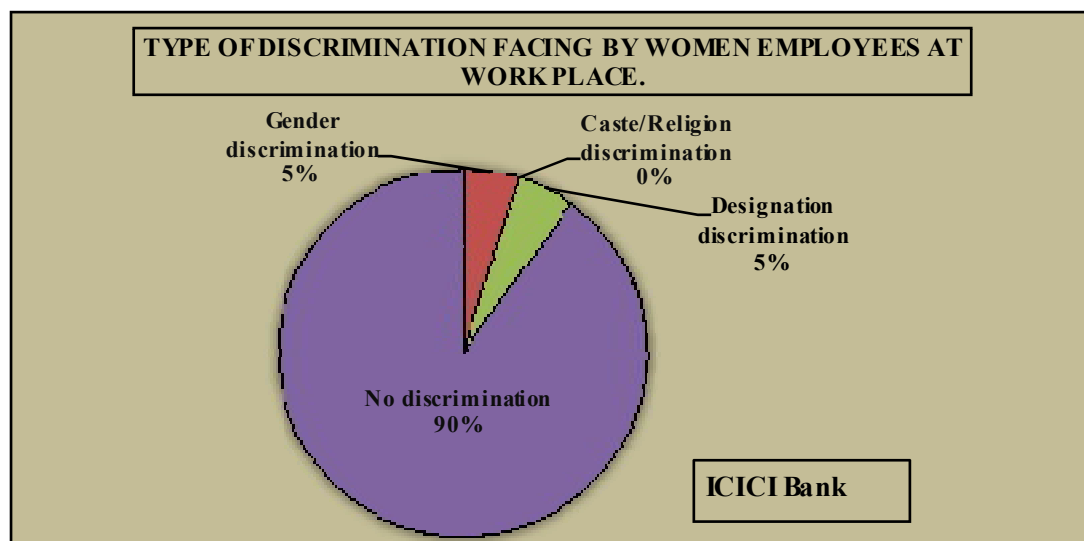
All Bank

A	A,B	A,C	A,D	A,B,D	A,C,D	A,B,C,D	B	B,D	C,	C,D	D	E
64	5	1	83	3	9	62	5	5	2	11	23	27

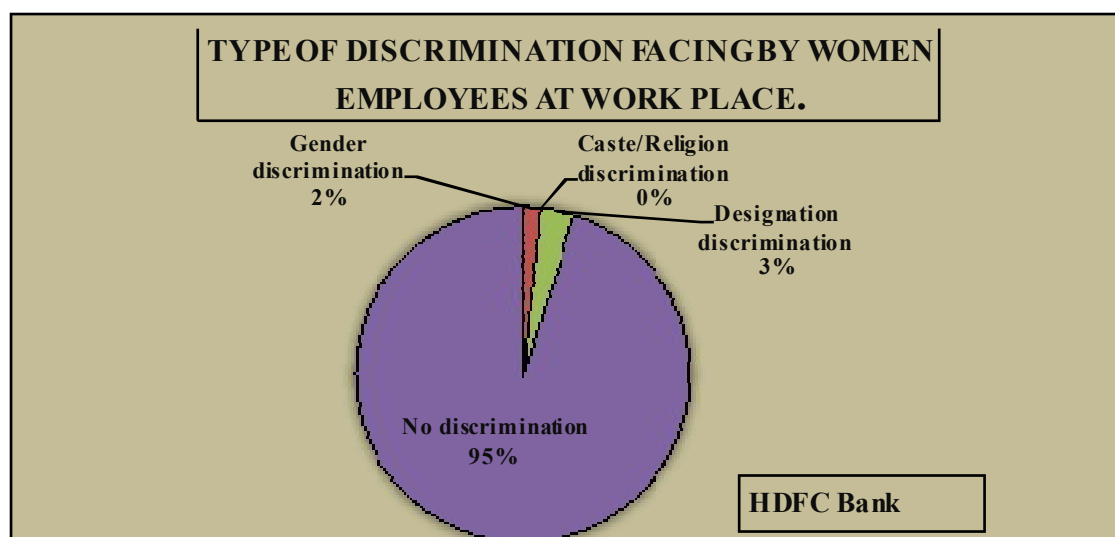


2 Question :- Do you feel women employees are facing discrimination? What kind of discrimination is facing by women employees?

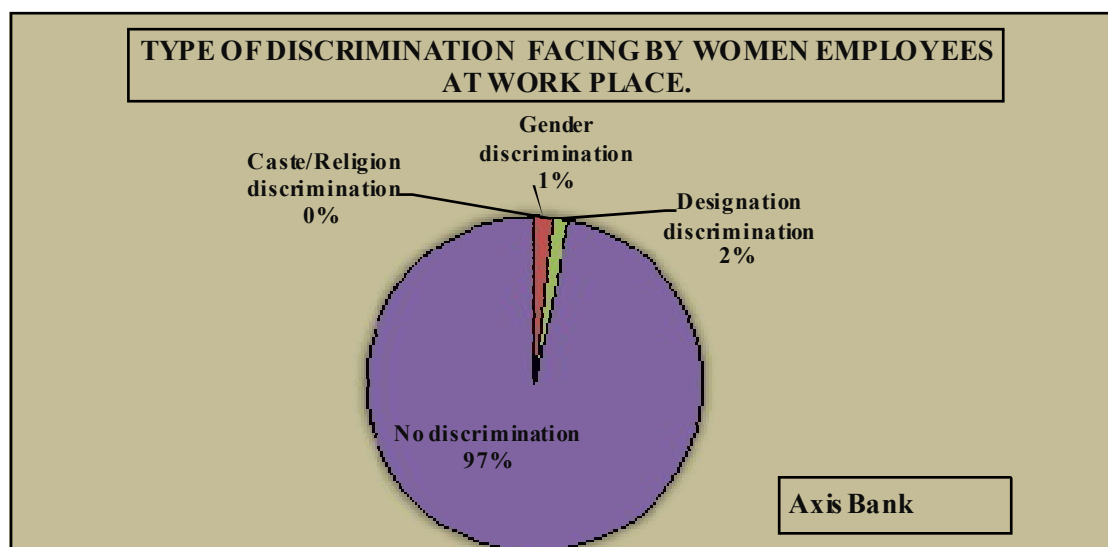
ICICI Bank	
Gender discrimination	3
Caste/Religion discrimination	0
Designation discrimination	3
No discrimination	54



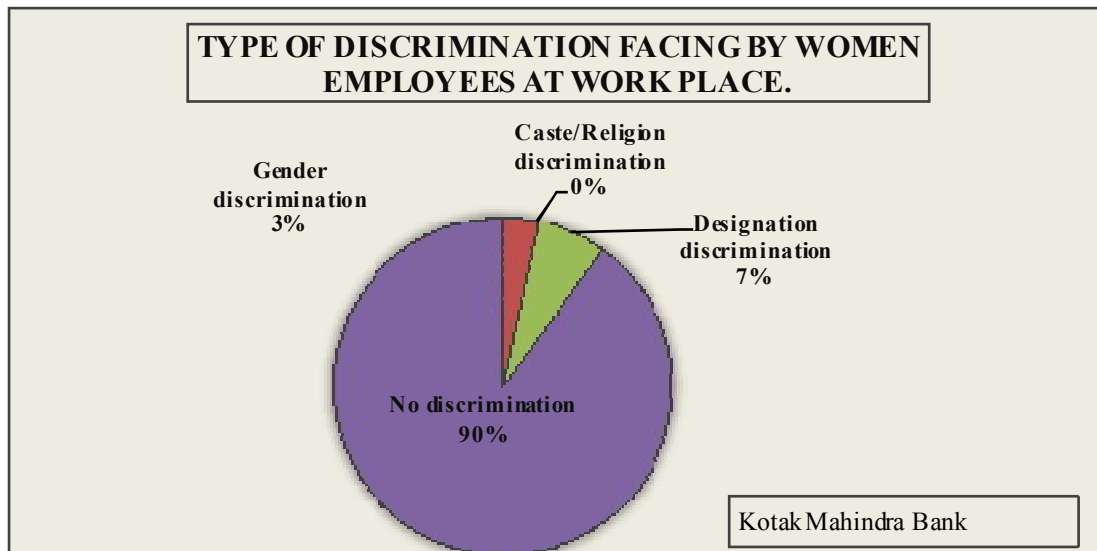
HDFC Bank	
Gender discrimination	1
Caste/Religion discrimination	0
Designation discrimination	2
No discrimination	57



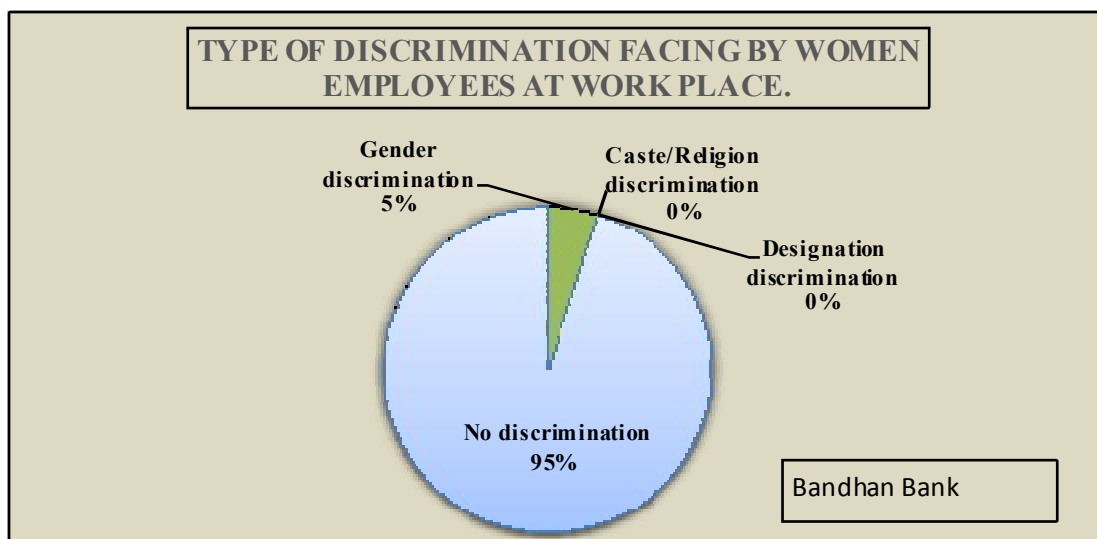
Axis Bank	
Gender discrimination	1
Caste/Religion discrimination	0
Designation discrimination	1
No discrimination	58



Kotak Mahindra Bank	
Gender discrimination	2
Caste/Religion discrimination	0
Designation discrimination	4
No discrimination	54



Bandhan Bank	
Gender discrimination	3
Caste/Religion discrimination	0
Designation discrimination	0
No discrimination	57



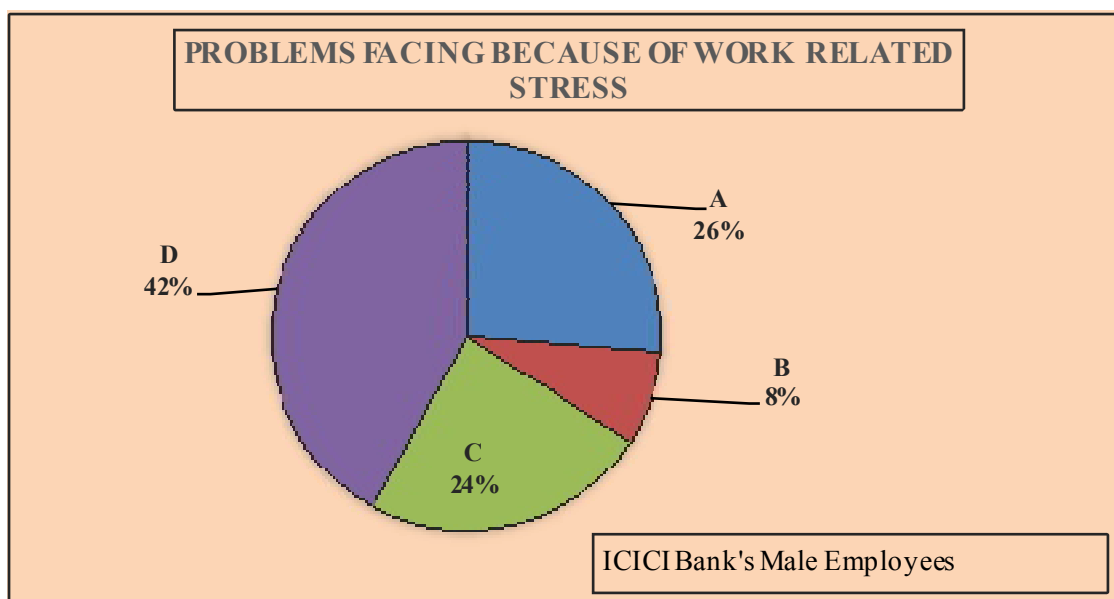
3 Question: - Effects of discrimination?

Bandhan Bank, Dehradun	Discrimination demotivate to cooperate.
HDFC Bank, Chandigarh	Not getting equal opportunity.
HDFC Bank, Delhi	Sometime not getting equal opportunity.
Kotak Mahindra Bank, Chandigarh	Not getting equal growth among worker while doing equal work.
Kotak Mahindra Bank, Chandigarh	Not getting promotion in right proportion to.
Kotak Mahindra bank, Lucknow	Not getting equal respect and growth.
Kotak Mahindra Bank, Chandigarh	Not getting equal opportunity.
ICICI Bank, Chandigarh	Male executive tries to dominate female worker.

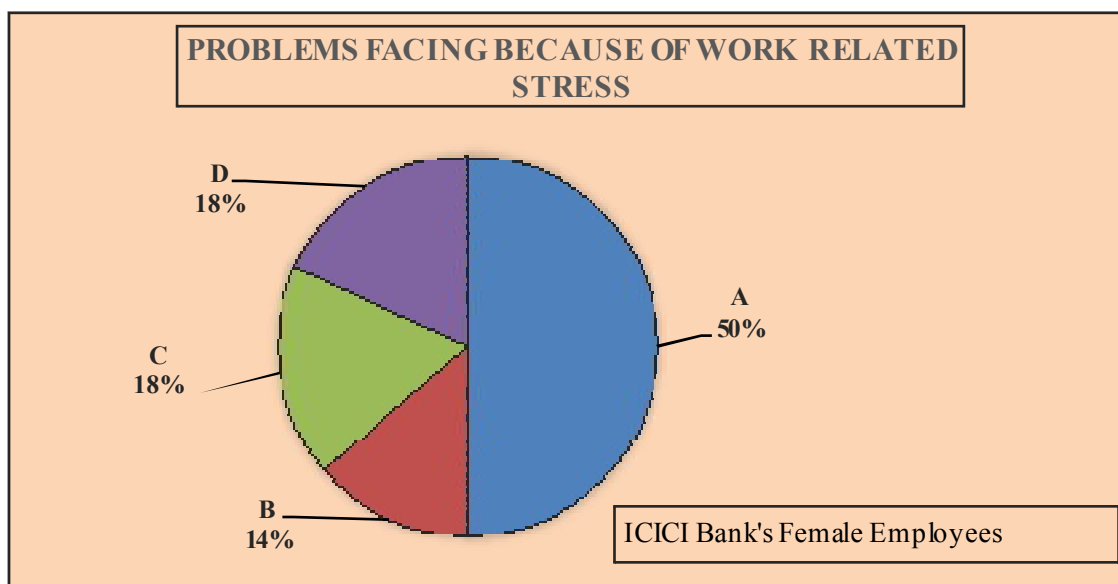
4Question:-Because of work related stress you are usually suffering from?

- A- Headache
- B- Mental Trauma (upset)
- C- Other problem in your body
- D- I don't feel any problem

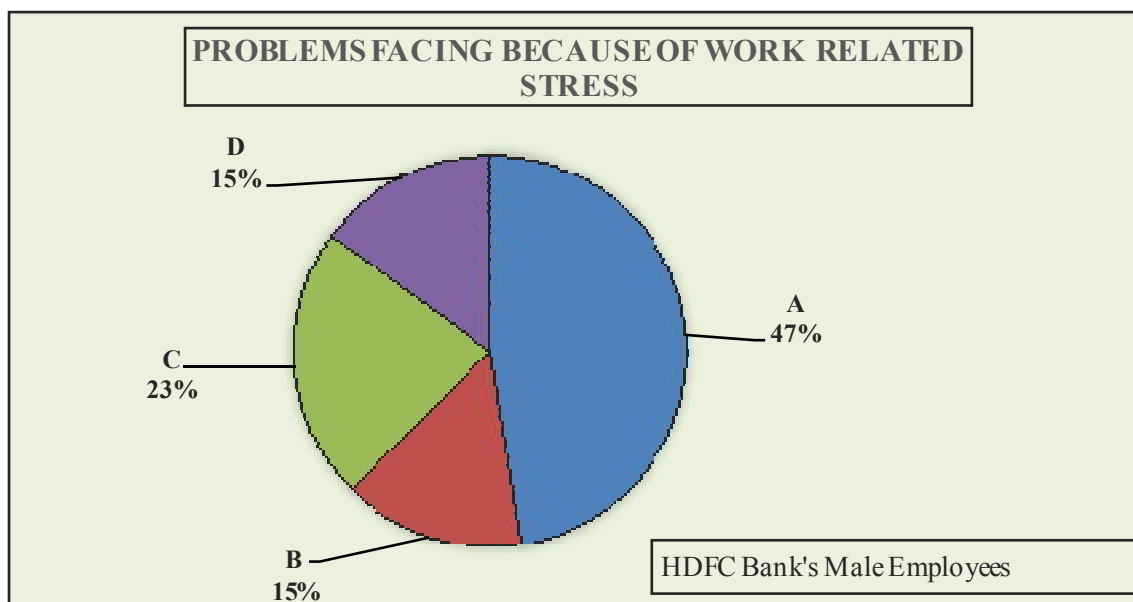
ICICI Bank's Male Employees			
A	B	C	D
10	3	9	16



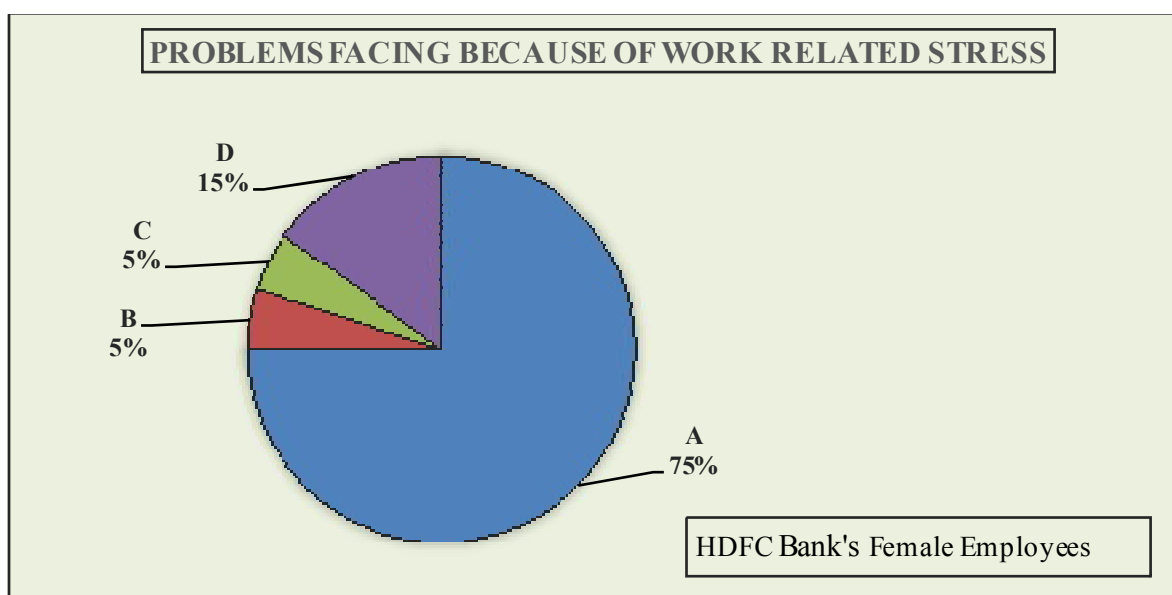
ICICI Bank's Female Employees			
A	B	C	D
11	3	4	4



HDFC Bank's Male Employees			
A	B	C	D
19	6	9	6

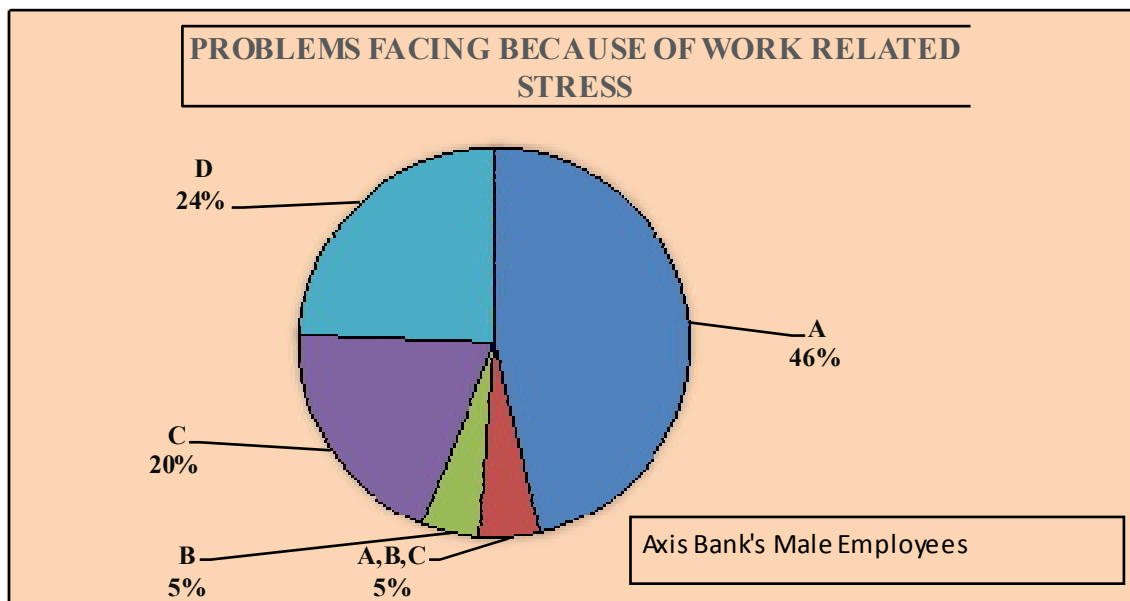


HDFC Bank's Female Employees			
A	B	C	D
15	1	1	3

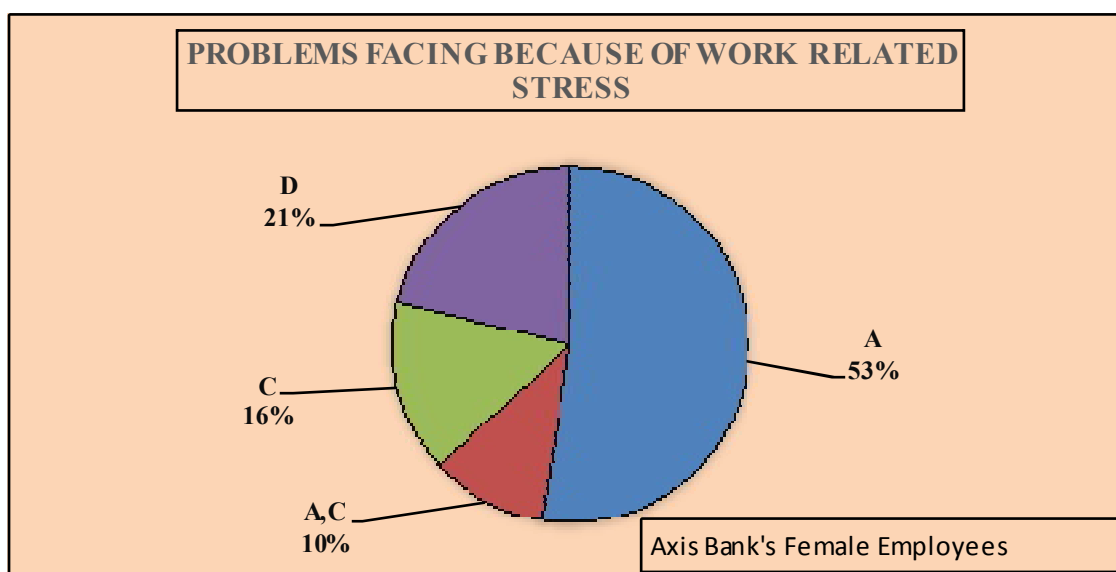


Axis Bank's Male Employees				
A	A,B,C	B	C	D

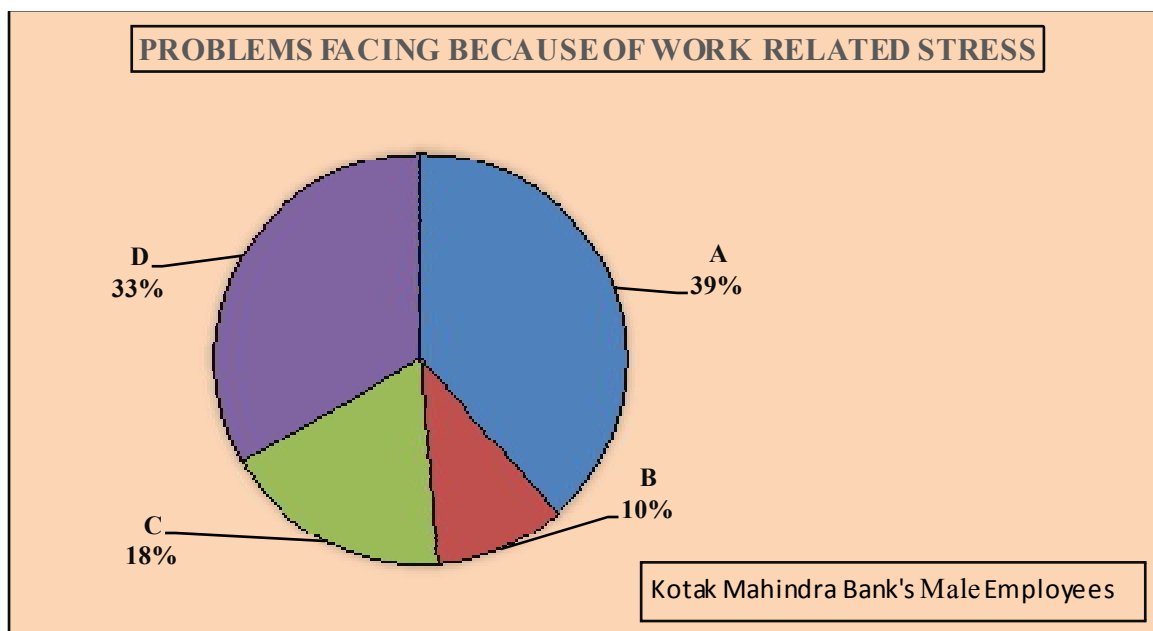
19	2	2	8	10
----	---	---	---	----



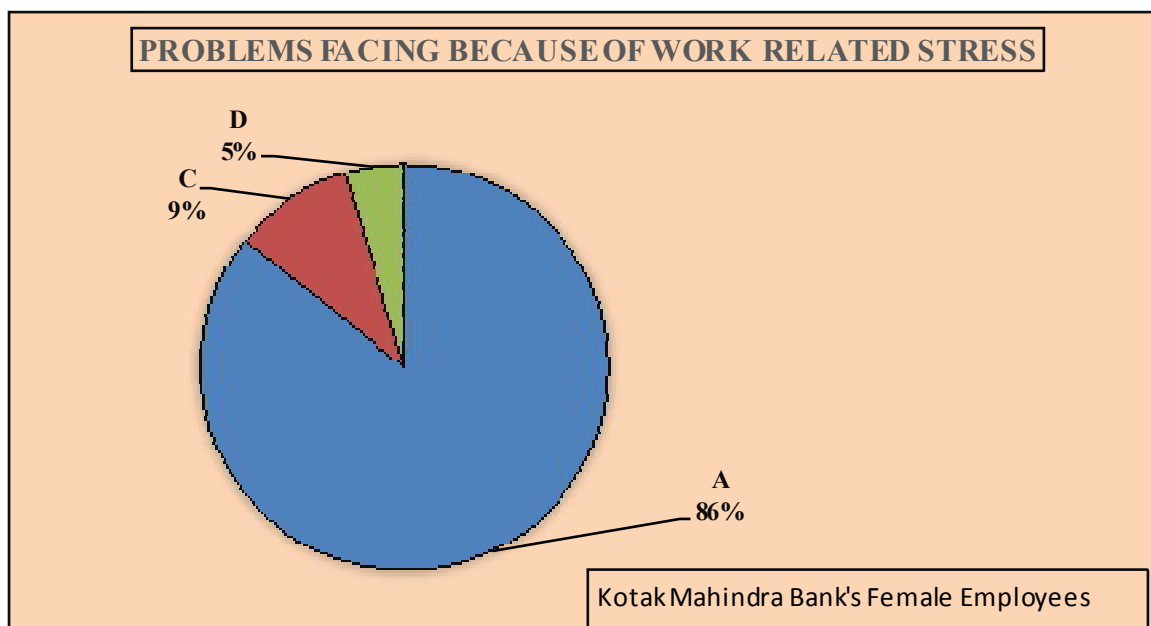
Axis Bank's Female Employees			
A	A,C	C	D
10	2	3	4



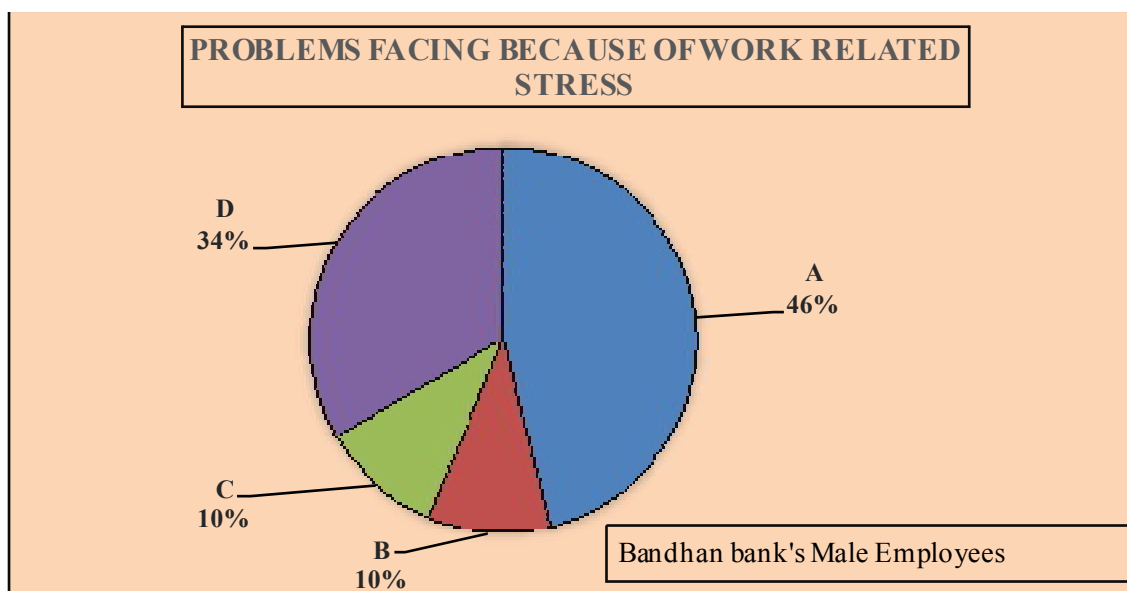
Kotak Mahindra Bank's Male Employees			
A	B	C	D
15	4	7	13



Kotak Mahindra Bank's Female employees		
A	C	D
18	2	1

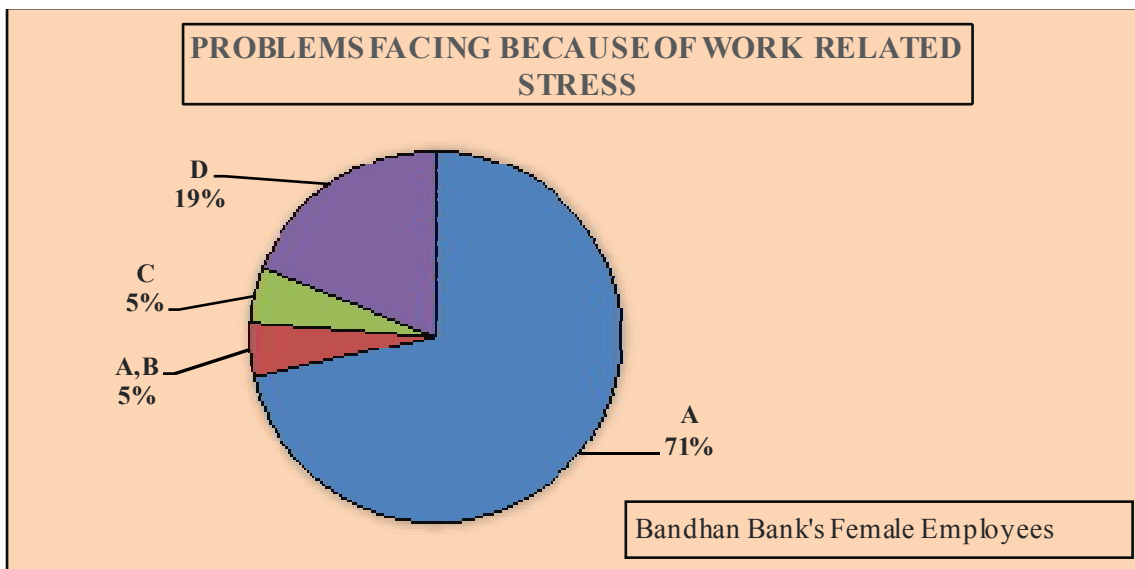


Bandhan Bank's Male Employees			
A	B	C	D
18	4	4	13



Bandhan Bank's Female Employees

A	A,B	C	D
15	1	1	4

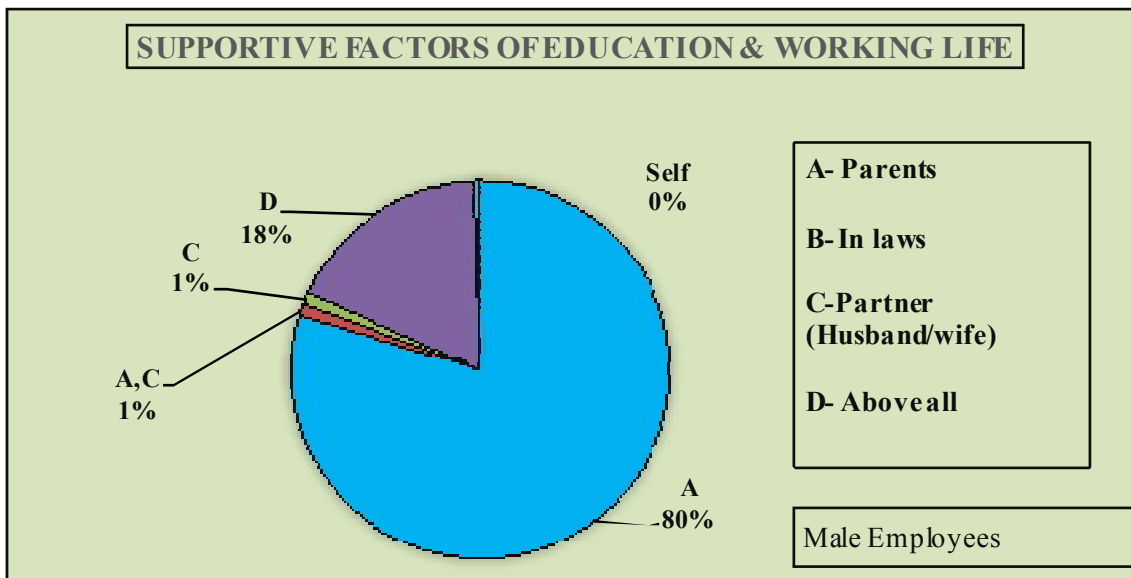


5Question: - Who is very supportive for your education or working life?

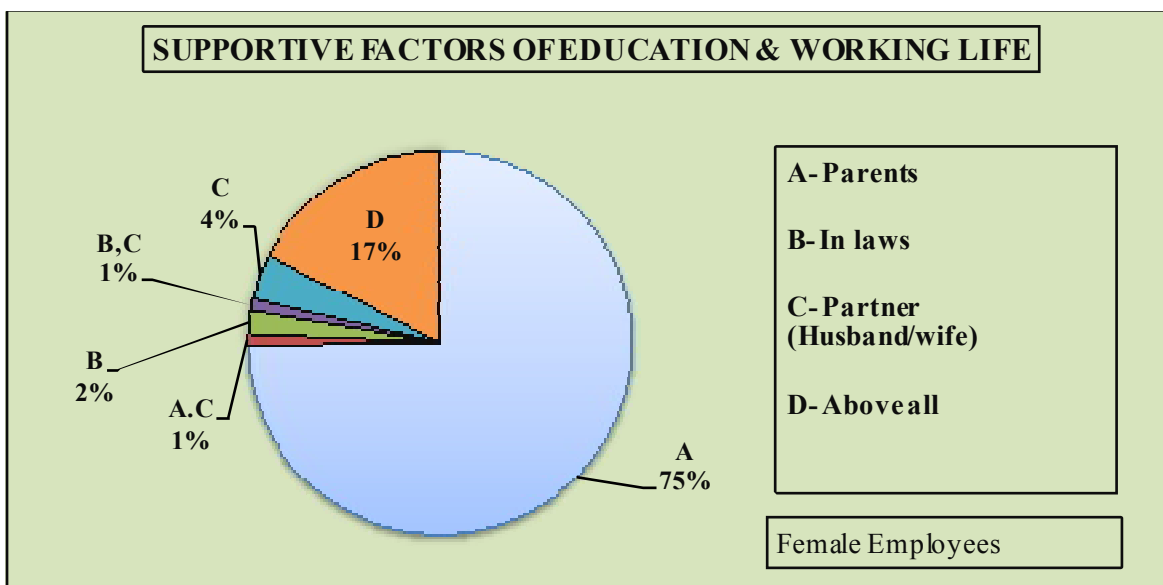
- A- Parents
- B- In laws
- C- Partner (Husband/ wife)
- D- Above all

Male				
A	A,C	C	D	Self
157	2	2	35	1

This factor is given by employee



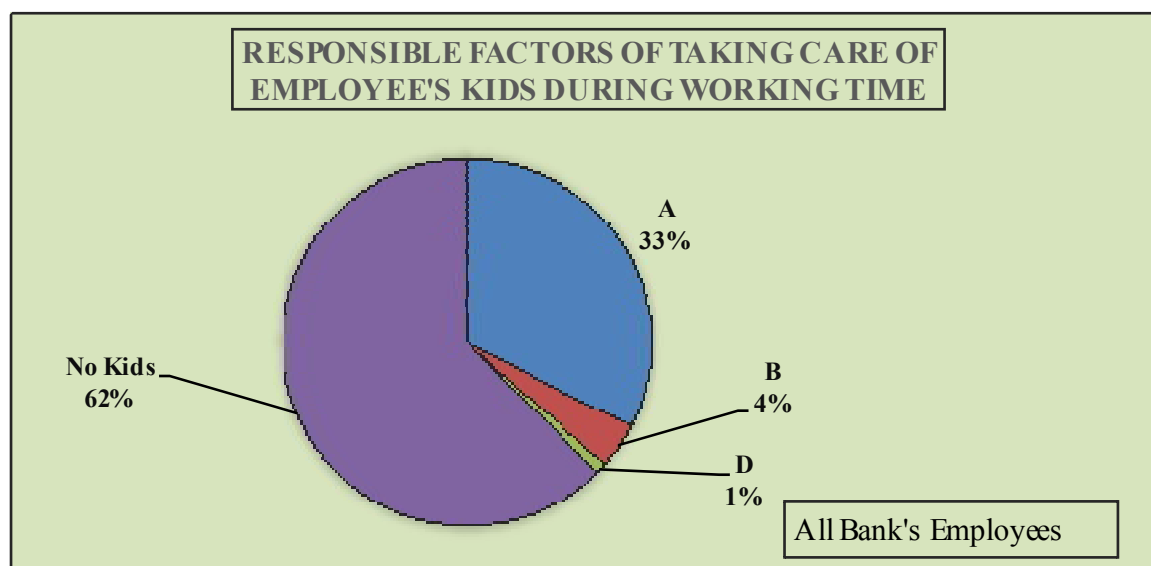
Female					
A	A.C	B	B,C	C	D
77	1	2	1	4	18



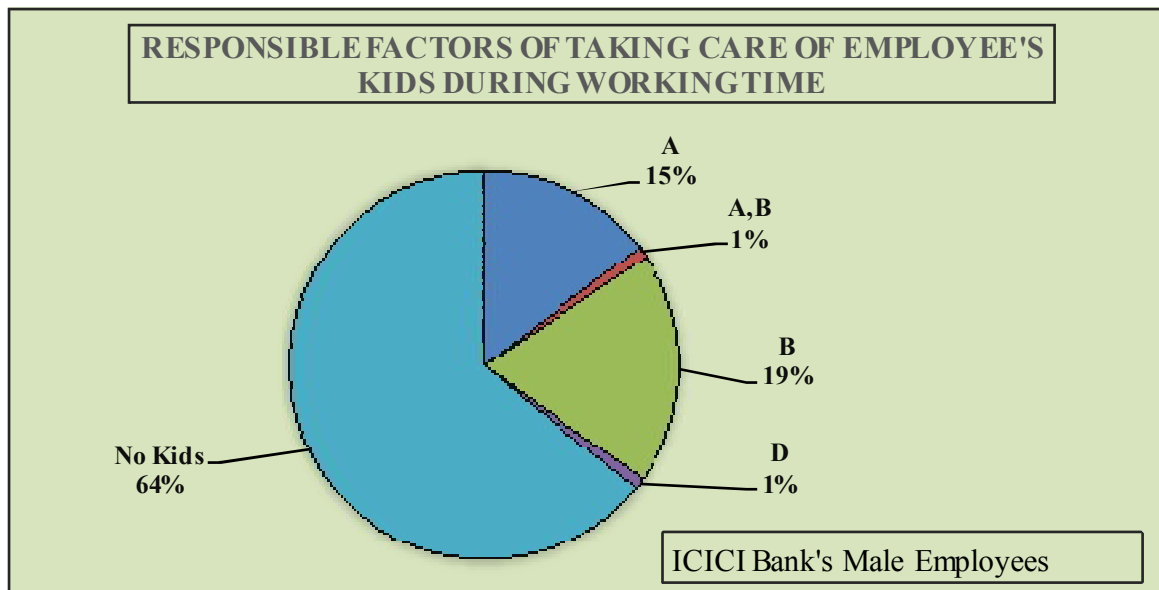
6Question:-Who is taking care of your kids while you are on working?

- A- Family member
- B- In laws or Parents
- C- Creche
- D- Servant
- E- No Kids

F- Male employees			
A	B	D	No Kids
64	8	2	123



Female Employees				
A	A,B	B	D	No Kids
15	1	20	1	66



FINDING

- **while performing the job women employees facing difficulties at work place**, according to 67% of ICICI Bank employees factors A,B,C,D are responsible factors from which women employees are facing difficulties at work place, 3% employees said factor A,C,D are responsible factors of difficulties for working women, and 8% employees agreed on factors A,D, 1% employee agreed on factors A,B while 7% employees said factor A is main factor of difficulties for working women, while 2% employees said factor B is responsible factor of difficulties, 2% employees said factors C,D are causes of working women difficulties, and 2% employees agreed on Factor D, rest of 8% employees agreed on factor E which stands for working women are not facing difficulties at work place.
- **In HDFC Bank** 33% employees agreed on factor A, 1% employee said factors A,B are responsible factors of difficulties faced by working women while performing the job, and 2% employees agreed on factors A,B,C,D, where as 22% employees said factors A,D are responsible factors of difficulties of working women at work place, 2% employees said factors A,C are responsible factors of difficulties, 2% employees agreed on factors A,B,D, and 2% employees said factors A,C,D are main cause of difficulties of working women, 2% employees said factor B is responsible factor, while 3% employees said factors B,D are main causes of working women's difficulties at work place, 11% employees agreed on factor E which means there is no difficulty faced by working women while performing the job, while 7% employees said factors C,D are responsible factors of difficulties of working women, rest of 13% employees said factor D is main cause of difficulties of working women while performing the job.
- **According to 17% of Axis Bank's employees** factor A is responsible factor of working women's difficulties while performing the job, 3% employees agreed on factors A,B, 35% employees agreed

on factors A,D, while 3% employees said factors A,B,D are main causes of difficulties of working women, 2% employees said factors A,C,D, and 7% employees said factors A,B,C,D are responsible factors of difficulties, 3% employees agreed on factor B, 2% agreed on factors B,D, 3% employees said factors C,D are main causes of difficulties, while 13% employees agreed on factor D, rest of 12% employees agreed on factor E which shows there is no difficulty faced by working women while performing the job.

- **In Kotak Mahindra Bank** according to 39% employees factor A is responsible factor of working women's difficulties while performing the job, 18% employees said factors A,D are responsible factors, 7% employees agreed on factors A,C,D, and 18% employees agreed on factors A,B,C,D, while 2% employees said factor B is main cause of working women's difficulties, 3% employees said factor C is responsible factor of difficulties, 3% employees said factors C,D are main causes of working women's difficulties, 3% employees agreed on factor D, rest of 7% employees agreed on factor E which means there is no difficulty faced by working women while performing the job.
- **According to 11% of Bandhan Bank's** employees factor A is responsible factor of working women's difficulties while performing the job, 2% employees agreed on factors A,B, 55% employees agreed on factors A,D, and 2% employees agreed on factors A,C,D, 10% employees said factors A,B,C,D are main causes of difficulties of working women, 3% employees said factors B,D are main factors of difficulties faced by working women while performing the job, and 3% employees said factors C,D are responsible factors of difficulties, 7% employees agreed on factor D, rest of 7% employees agreed on factor E which means there is no difficulty faced by working women while performing the job.
- **According to 100% data**, 21% of total employees agreed on factor A, 28% employees agreed on factors A,D, while 21% employees agreed on factors A,B,C,D, which shows that working time of bank and pressure of production are main difficulties faced by women employees while sometime both factors working environment and work on holiday are issues faced by women employees.
 - **Type of discrimination facing by women employee**, In ICICI Bank 5% employees Said Women employees are facing gender discrimination, 5% agreed on Designation Discrimination, while 90 % employee agreed on No Discrimination.
- According to 2% of HDFC bank employees' women are facing Gender Discrimination, 3% agreed on Designation Discrimination rest of 95 % HDFC Bank employees said there is No Discrimination.
- In Axis Bank, as per 1% employee, women employees are facing gender discrimination while 3 % employees agreed on Designation Discrimination while 97% employees said there is No Discrimination at private bank sector.

- According to 3% of Kotak Mahindra Bank's employees women employees are facing Gender Discrimination, 7 % employees agreed on Designation Discrimination and 90 % of this bank's employees agreed on No Discrimination.
- As per 5 % of Bandhan bank's employees' women are facing Gender Discrimination, while 95% employees agreed on No Discrimination.
- **Effects of discrimination**, some of employees who agreed on discrimination problem with women employee at private bank sector did not mention about the effects of discrimination, they only gave their opinion that what kind of discrimination are faced by working women at private bank sector, while few employees mentioned the effects of discrimination which is given below.
- According to one employee of Bandhan Bank Dehradun- Discrimination demotivate to cooperate. One employee of HDFC Bank- Chandigarh said women employees are not getting equal opportunity, another employee of HDFC Bank -Delhi said sometimes women employees are not getting equal opportunity. As per Kotak Mahindra Bank's employee women employees are not getting equal growth while doing equal work. One employee of Kotak Mahindra Bank- Chandigarh said women employees are not getting promotion in right proportion. As per one employee of Kotak Mahindra Bank- Lucknow, women employees are not getting equal respect and growth in private bank sector. One employee of Kotak Mahindra Bank- Chandigarh said women employees are not getting equal opportunity. One employee of ICICI Bank - Chandigarh employee said, male executive tries to dominate female worker.
- **Because of work related stress employees are usually suffering from,**
 - In ICICI Bank's Male Employees**, 26 % of male employees, agreed on option A which means because of work related stress they are suffering from headache. 8 % of male employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset). 24 % of male employees, agreed on option C which means because of work related stress they are suffering from other problems in their body. 42% of male employees, agreed on option D which means they don't feel any problem.
- **In ICICI Bank's Female Employees**, 42 % of female employees, agreed on option A which means because of work related stress they are suffering from headache. 14 % of female employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset). 18 % of female employees, agreed on option C which means because of work

related stress they are suffering from other problems in their body.18% of female employees, agreed on option D which means they don't feel any problem.

- **In HDFC Bank's Male Employees** , 47 % of male employees, agreed on option A which means because of work related stress they are suffering from headache.15 % of male employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).23 % of male employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.15% of male employees, agreed on option D which means they don't feel any problem.
- **In HDFC Bank's Female Employees**, 75 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.5 % of female employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).5 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.15% of female employees, agreed on option D which means they don't feel any problem.
- **In Axis Bank's Male Employees** , 46 % of male employees, agreed on option A which means because of work related stress they are suffering from headache.5 % of male employees, agreed on option A,B and C which means because of work related stress they are suffering from headache, mental trauma (upset) and other problems in their body.5 % of male employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).20 % of male employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.24% of male employees, agreed on option D which means they don't feel any problem.
- **In Axis Bank's Female Employees**, 53 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.10 % of female employees, agreed on options A and C which means because of work related stress they are suffering from headache and other problems in their body.16 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.21% of female employees, agreed on option D which means they don't feel any problem.

- **In Kotak Mahindra Bank's Male Employees**, 39 % of male employees, agreed on option A which means because of work related stress they are suffering from headache.10 % of male employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).18 % of male employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.33% of male employees, agreed on option D which means they don't feel any problem.
- **In Kotak Mahindra Bank's Female Employees**, 86 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.9 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.5% of female employees, agreed on option D which means they don't feel any problem.
- **In Bandhan Bank's Male Employees** ,46 % of male employees, agreed on option A which means because of work related stress they are suffering from headache.10 % of male employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).10 % of male employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.34% of male employees, agreed on option D which means they don't feel any problem.
- **In Bandhan Bank's Female Employees**, 71 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.5 % of female employees, agreed on options A and B which means because of work related stress they are suffering from headache and mental trauma (upset).5 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.19% of female employees, agreed on option D which means they don't feel any problem.
- **Supportive Factors of Education and Working life, Male employees**, 80% of male employees, agreed on option A which means parents are the supportive factors of their education and working life.1% of male employees, agreed on options A and C which means parents and partners both are the supportive factors of their education and working life.1% of male employees, agreed on option C which means partners are the supportive factors of their

education and working life.18% of male employees, agreed on option D which means parents, partners and in laws are the supportive factors of their education and working life.

Female employees, 75% of female employees, agreed on option A which means parents are the supportive factors of their education and working life.1% of female employees, agreed on options A and C which means parents and partners both are the supportive factors of their education and working life.2% of female employees agreed on option B which means in laws are the supportive factors of their education and working life.

1% of female employees, agreed on options B and C which means in laws and partners both are the supportive factors of their education and working life4% of female employees, agreed on option C which means partners are the supportive factors of their education and working life.

17% of male employees agreed on option D which means parents, partners and in laws are the supportive factors of their education and working life.

➤ **Responsible Factors of taking care of employee's kids during working time, Male employees,** 33% of male employees, agreed on option A which means family members are taking care of their kids during working time. 4% of male employees, agreed on option B which means in laws or parents are taking care of their kids during working time.1% of male employees, agreed on option D which means servants are taking care of their kids during working time.62% of male employees, selected option E which means they have no kid.

○ **Female employees,** 15% of female employees, agreed on option A which means family members are taking care of their kids during working time.

1% of female employees, agreed on options A and B which means family members and in laws are taking care of their kids during working time.

19% of female employees, agreed on option B which means in laws or parents are taking care of their kids during working time.1% of female employees, agreed on option D which means servants are taking care of their kids during working time.64% of female employees, selected option E which means they have no kid.

CONCLUSION

As everyone knows banking sector is highly competitive sector and if we compare private bank sector and public bank sector, competition is more in private bank sector. working time of bank, pressure of production and unsupportive colleagues create a lot of problem to women employees. So, bank manager or operation manager of bank or any responsible authority of bank should try to find out a way to solve these problems at their bank branch. so that women employees can perform their duty well and maintain balance between their personal and professional life. Stress is not a new problem for any working women. Due to lack of time women are not able to give attention on their diet and health which leads to increase in level of stress in working women. So, counselling for every employee is important so that they can express their problem and ask for a solution. Stress affects personal life of employees, sometime they are not able to give attention to their family and kids, working on holiday and few employees missing their family because are working away from their home. So, working place should be near to home town. Work related stress leads to mental trauma, headache, and other problem in employees' body.

Parents, in laws and partners are supporting in Education and working life. parents and in laws are taking care of kids and few employees keep servants to take care of their kids. Overall employees are getting full family support. To get social and financial need it is necessary to work for male and female both. And to make a balance between work and life, both need to support each other in house hold work and taking care of kids and other family members. Researcher find that women employee should be updated from technology changes and ready to relocation in pvt. Bank sector.

REFERENCE

- Dr. Krishna A. goyal, Vijay A Joshi, (2012). Indian Banking Industry Challenges and opportunities. International Journal of Business Research and Management. Volume 3, ISSUE 1.
- J, Sudha, Dr. Karthikeyan (august 2014). Work life balance of women employee: A literature review. International journal of management research and review.
- S.Geetha, & Dr. R. Rajendran, Comparative Study of Work Life Balance Among Private and Public Sector Banking Employees in Perambalur District. IJRDO- Journal of applied management science.

- K. Thrivenikumari, Dr. Rama Devi (2015). A study on work-life balance of women employees in selected service sectors. Pacific Business Review International volume 7, Issue 10.
- Sana Hafiz (2018), Problem and Challenges Faced by Women in Banking Sector: With Special Reference to Hadoti Region. International Journal of Business and Management Invention. Volume 7, Issue 9.