

## **A Study on Work Life Balance Among Women Employees In Selected Service Sectors In Madurai District**

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### **Abstract**

A few decades ago, the social status of women was defined primarily by the professional position and income of their husband. This typecasting doesn't hold good for most parts of the society anymore. The work pattern, which has become apparent in the current century, includes increasing number of women in the workforce, especially in the field of banking and insurance industry. The banking and insurance industry have emerged as one of the largest employers in the country. Work-life balance is the proper prioritization between work like career and ambition on one hand and 'life' like pleasure, leisure, family and spiritual development on the other hand. Women need to manage the daily requirements of their family and other routine responsibilities at work on other side. Women employees working in service sector undergo insurmountable work pressure, due to the prevailing competitions. The method of managing the work life and imbalances by the women employees in the selected study avenues differs based on their age, educational background, and level of occupation, nature of family, family size, place and types of work. The organisational factors, work family conflict, family work conflict, work related factors, work life balance among women employees have selected for the input of the variables. The important work related factors are supportive colleagues, work pleasure, empowerment and working hours whereas the important organisational factors influences the work life balance are role conflict and role overload.

**Keywords:** Work life balance, work life conflict, working women, work stress, work home balance, etc.

### **1. Introduction**

The women employees need to manage the daily requirements of their family on one side and the multiple schedules, meetings, business requirements and other routine responsibilities at work on other side. Women at work need to

be take care by their employers. Employers need to work out schemes that would not only attract and retain the women employees for a longer period but also make them highly productive. Organisations have many facilities like transport, canteen, day care centres, postal/saving schemes, flexi-working hours, part-time working and they provide the information about work life balance policies and special leave arrangement such as annual leave and public holiday leave, career break leave, leave for elective representative, and leave to attend as witness at court. They also offer health care centres, rewards & recognition, career growth, insurance plans, job rotation, incentives, performance related pays, rest rooms and other government schemes like maternity, marriage, sick leave benefits, medical benefits and other work life balance options like staff counselling, organisational psychology unit, workplace health promotion social clubs, pre-retirement club, women's network, breast feeding support groups, etc. These schemes help the women employees to work peacefully without any family, any children tension so that, they will be able to give their best at work. Moreover, organisations have women empowerment schemes like forums, committees, grievance redresses system, suggestion schemes where a woman is empowered to share her views, complaints with the top management and derive solutions for the same.

## **2. Banking and insurance sectors**

Among Asian countries, Indian economy occupies an extremely important position as a mixed economy with share in varied sectors like textile sectors, the sports and goods industry, the agricultural sector, the service sector and other industries. In service sector, Indian banking and insurance sector keeps the largest share and growing very fast. After the LPGPolicy of 1991, the banking and insurance sectors have been transformed from an indolent and slow moving sector to an active, competitive and productive industry. Although the banking and insurance sectors are on the growth trajectory and providing vast opportunities of employment, as the organization continues to emphasis on banking and insurance sectors to help them compete, banking and insurance women employees are being

asked to overcome a growing list of challenges. This unrelenting emphasis on banking and insurance sectors initiatives often results in longer working hours and around the clock support, placing banking and insurance women employees at risk of suffering from work life conflict and the work-life balance goes for a toss. Human resource managers must skillfully manage this issue, with a particular focus on mitigating the consequences associated with work-life conflict. The banking and insurance sector employees being increasingly stretched by extensive projects and aggressive timelines, mounting evidence indicates that women employees in the banking and insurance sector are experiencing longer work hours, less work-life balance, and higher indices of burnout than their co-workers in other functional areas.

### **3. Review of literature**

Ramanathan and Vanitha (2011) stated that work culture is the image building process for any organisation to its employees. The prevailing work culture in an organisation will make employees put their contribution towards the work and responsibilities and help the organisation to move towards its desired objectives and mission. The work culture either in practice or in policies needs the real involvement and support of employees to transform it in work spots. A simple romantic picture of work culture in terms of work, delegation, superior and subordinate relationship, existing communication, rewards, punishment and achievement may not be executed without the employee's involvement, interest and commitment.

Carlson and Kacmar (2000) stated that work centrality makes a difference to the way work life balance is experienced. It is found that when work is highly central to the individual, antecedents from the family domain have a significant impact on family interference with work and when family is valued more, the work domain antecedents have a greater impact on work interference with family.

Frye and Breugh (2004) found that having child care responsibility was predictive of family work conflict and showed a positive relation to such conflict. It is concluded that when the parental demands are higher the work family conflict is higher and when the spouse support is higher, lower the work family conflict.

Khanka (1998) says that Indian women have started becoming entrepreneurs in sizeable numbers only recently, partly due to the formation of various Self-Help Groups, support from NGOs, higher levels of education and economic liberalization. However, despite all this support for women, female entrepreneurs are still far from on par with men in India.

Venkata Ratnam, et al. (2009) stated that there is more innovation in conceiving work life balance policies and practices in banking and insurance sectors whether they are public and private banks and insurance sectors because of the preponderance of gender balance, resultant increased awareness and concern about family responsibilities.

The work life balance and imbalance in the Indian context have been studied by a few researchers. But there is no exclusive study on work life balance among women employees in banking and insurance sectors. Hence, the present study attempts to fill up the research gap.

## **4. Need for the study**

Women employees need to focus their work to satisfy their customer through their devoted work systems. Especially, women employees are working in banking and insurance industries in the modernized working system and need to contribute timeless jobs for the organisational benefits. They also need to undertake family care like traditional women. These consequences lead to work life balance and imbalances among them. But, the method of managing the work life and imbalances by the women employees in the selected study avenues differs based on their age, educational background, level of occupation, nature of family,

family size, place and types of work. Besides, the psychographic backgrounds of women like personality, individual values, and perceptions also make them to possess different attitudes about their work life balance and imbalances. These aspects need to contribute and understand the women employees' attitude about their work life balance through the constructive research.

## **5. Statement of the problem**

In today's highly competitive and global environment, maintaining a proper work life balance schedule for women employees in banking and insurance sectors is an Achilles heel for the human resources. There are incidence of growing work life balance difficulties like health care centres, rewards & recognition, career growth, insurance plans, job rotation, incentives, performance related pays, rest rooms and other government schemes like maternity, marriage, sick leave benefits, medical benefits and other work life balance options like staff counselling, organisational psychology unit, workplace health promotion social clubs, pre-retirement club, women's network, breast feeding support groups, etc. Life at workplace can be so much more enjoyable when there is an existence of work life balance among the women employees. Work life balance people to get more personal and professional relationships and progress further at work place. Apart from the above, work life balance the ability to identity oneself and analyze and solve problems that enable one's own development. Usually, this ability is under-utilized by making people think less about themselves and start imagining problems mostly of one's own make.

## **6. Objectives of the study**

1. To exhibit the socio-economic profile and social support of the women employees.
2. To discuss the important factors of work life balance among the women employees.

3. To analyse the level of work life balance among the women employees.
4. To analyse the strategies adopted by the women employees to maintain their work life balance.
5. To provide suggestions and policy recommendations to the women employees based on the findings of the study.

## **7. Research design**

The current research is descriptive in nature. By adopting stratified proportionate random sampling, 276 women employees were selected. Data were collected through primary as well as secondary sources. The primary data were collected through interview, and personal discussion and filling of questionnaire from women employees. Secondary sources consist of books, periodicals, newspapers and online resources. Three hundred and twelve questionnaires were distributed to two different types of organisations falling under service sector viz. banking and insurance sectors. After eliminating the invalid questionnaires, 276 valid questionnaires were used for further analysis.

## **8. Findings**

- The hours worked per day among the women employees in banking industry is 9.00 to 10.00, whereas among the women employees in insurance industry, it is 10.00 to 11 hours.
- Supervisor support is noticed among the women employees in banking and insurance sectors.
- The role overload is higher among the women employees in insurance industry than among the women employees in banking industry.

- The work family conflict is identified as higher among the women employees in insurance industry than women employees in banking industry.
- The associating organisation variables with the work family conflict and family work conflict are hours worked per day and working schedule.
- The work pleasure is the major discriminating factors between women employees in bank industry and insurance industry.
- The higher and lesser level of work life balances are noticed among the women employees with regular and irregular working schedule.
- The changes in the implementation of work life balance interventions explain the changes in work life balance to a higher extent among the women employees in banking industry that among the women employees in insurance industry.

## **9. Recommendations**

- Intrinsic motivational programmes.
- Training programmes to the women employees.
- Provision of family friendly programmes.
- Good family relationship among the women employees.
- Enrichment of the support from spouse.
- Social support to the women employees.
- Work family programmes.
- Flexible working hours for women employees.

- Focus on the delivery of work life balance.

## 10. Conclusion

The present study concludes that the work life balance among the women employees in banking industry is higher than among their counterparts at insurance industry with their personal, family and organisational support. The important work related factors are supportive colleagues, work pleasure, empowerment and working hours whereas the important organisational factors influence the work life balance are role conflict and role overload. It is essential to examine the causes for the work life imbalance among the women employees especially in insurance industry and to formulate suitable strategies to minimize it for better delivery of services by the women employees in insurance industry. The authorities of the banking industry should realise the situation and take appropriate human resource management policies to enrich work life balance among their women employees especially in insurance industry as to improve their productivity.

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