

**12th International HR Conference on “Navigating the Human Capital Management in the Digital Era”,**  
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**Effect of Work life balance among Women Employees in Banking Sector  
based on Kolkata**

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### **Abstract**

Work-Life balance is the amount of time we devote doing our job versus the time we devote with our family and friends and pursuing our interests. However, the term has been scrutinized recently because it suggests that our work and our personal lives exist in separate spheres, constantly fighting for our time. We might inadvertently reinforce unhealthy concepts about how to view our work or personal life, such as feeling guilty when we forego one responsibility for another. Setting work aside at the end of the day and catching up with loved ones is personal time, often devoted for pursuing personal interests.

At times, these simple pleasures can seem elusive and unattainable. As we commit time to one side, others seem to shrink inevitably. Yet, despite how it may sometimes seem, it is possible to achieve a healthy balance that fits your particular circumstances and supports your professional goals and personal relationships. The unique nature of our lives also means that each of our work life balance will be unique. For a college student it might mean forgoing Friday night party this weekend to revise for next week's exam. For a parent, to spend more evenings with their kids during the school years. In other words, there is no universal approach to achieving harmony between work and life – but there are methods that can point most of us in the right direction.

Work life balance is one of the most challenging issues being faced by the women employees in the 21st century. This problem is more for women employees because of the type of roles they play at home and the spill over of personal life over work life and vice versa. Work life balance for women employees is highly desirable if there is no job satisfaction, consistency in life, it can create a dilemma to them. Work life balance requires attaining equilibrium between professional work and personal work, so that it

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reduces friction between professional life and domestic life. The ultimate performance of any organisation depends on the performance of its employees, which in turn depends on numerous factors including personal or professional or both. My study is based on the contemporary issue of work life balance of women employees working in Banking sector.

### **Objectives of the study**

To assess the contribution of factors of work life balance to job satisfaction in the banks.

To understand the perception of employees towards work life balance and its importance of personal and professional performance.

**Keywords:** *Work life balance, Women employees, Job satisfaction*

### **Introduction**

The work is an activity that a person engages in regularly to earn a livelihood. People looking for work that can be a specific task, duty, function or assignment often being a part or phase of some larger activity. Presently there is a new work definition, that defines, work is a social concept that focuses on creating an environment where employees work to live rather than live to work. Work provides us with a sense of

purpose and self-worth, allow us to flourish by connecting us to others, help us to build our individual.

Work-Life balance is the amount of time we devote doing our job versus the time we devote with our family and friends and pursuing our interests.

However, the term has been scrutinized recently because it suggests that our work and our personal lives exist in separate spheres, constantly fighting for our time. We might inadvertently reinforced unhealthy concepts about how to view our work or

personal life, such as feeling guilty when we forego one responsibility for another. Setting work aside at the end of the day and catching up with loved ones is personal time, often devoted for pursuing personal interests.

At times, these simple pleasures can seem elusive and unattainable. As we commit time to one side, others seem to shrink inevitably. Yet, despite how it may

sometimes seem, it is possible to achieve a healthy balance that fits your circumstances and supports your professional goals and personal relationships.

The unique nature of our lives also means that each of our work life balance will be unique. For a college student it might mean forgoing Friday night party this weekend to revise for next week's exam. For a parent, to spend more evenings with their kids during the school years. In other words, there is no universal approach to achieving harmony between work and life – but there are methods that can point most of us in the right direction.

Work life balance is one of the most challenging issues being faced by the women employees in the 21<sup>st</sup> century. This problem is more for women employees because of the type of roles they play at home and the spill over of personal life over work life and vice versa. Work life balance for women employees is highly desirable if there is no job satisfaction, consistency in life, it can create a dilemma to them. Work life balance requires attaining equilibrium between professional work and personal

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work, so that it reduces friction between professional life and domestic life. The ultimate performance of any organisation depends on the performance of its employees, which in turn depends on numerous factors including personal or professional or both. My study is based on the contemporary issue of work life balance of women employees working in Banking Industry specifically in private banks. With every passing year, the work pressure in India Banking Industry is increasing manifold and as a result work life balance in the life of bank personnel has become an area of concern. It is evident from several studies that bank employees undergo a lot of stress, depression and frustration during their career. One every important reason behind this is an over competitive work culture, overindulgence in work and giving adequate time to family and personal life goals.

### **Need and Importance of Work Life Balance**

**Improve wellbeing :** A healthy work life balance can reduce stress and improve one's physical, emotional and mental health.

**Increase productivity:** Employees who are balanced and happy are more productive and take fewer sick days.

**Improve relationship :** A balanced life style can positively impact one's personal relationships.

**Attract and retain talent:** Businesses that encourage work life balance are more attractive to employees, which can help with retention rates.

### **Factors influencing Work life balance**

**Work environment:** The working environment, job security and work responsibilities can impact job satisfaction and work life balance.

**Workload:** Heavy workloads, tight deadlines, constant stream of tasks can make it difficult to achieve a healthy work life balance.

**Commute:** Long commutes can take away from free time, sleep and valuable family time.

**Emotional intelligence:** Emotional intelligence, job engagement and organisational support are positively related to work life balance

**Technology:** Technology advancement is negatively related to work life balance.

**Societal factors:** Societal factors like child care, maternity leave can affect work life balance.

**Personal and family demands:** Personal and family demands can affect work life balance.

**Age, gender and marital status:** All these attributes have effect on work life balance depending on the situations of individual. Like different ages have different responsibilities so depending on that one's priority changes with time.

**Income:** Incomes definitely has effect on work life balance as it is related to job satisfaction also. Depending on designation of employees their income expectations changes.

**Family type:** Depending on the family type individual's requirement changes that can affect work life balance.

### **Effects of Work Life Balance**

#### ***Work life balance can have many positive effects on employees and organisation***

**Job satisfaction:** Employees who are happy and engaged in their work are less likely to leave the company as they are satisfied with their job.

**Mental health:** A healthy work life balance can help employees to reduce stress and burnout, which are common health issues in workplace.

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**Productivity:** Employees who feel they can take time off without guilt are more likely to be more productive.

**Staff turnover:** A reduction in staff turnover can save business and also can reduce cost of human resources.

**Personal relationships:** An imbalance work life balance can negatively impact personal relationships.

**Hobbies and personal pursuits:** An imbalanced work life balance can make it difficult to find time for hobbies and personal pursuits.

### **The Indian scenario of Banking Sector**

The Indian banking industry is generally considered to be stable and well-regulated, with a strong capital base and liquidity buffers. The industry has significant growth in recent years, with the number of people with bank accounts increased from 53% in 2016 to 78% in 2023.

Here are some other highlights of the Indian banking industry:

Accessibility

India has over 1,60,000 bank branches and 2,17,000 ATMs, with 47% of ATMs in rural and semi urban areas. Banking services are available within 5 kms of every village in 25 states and 7 Union Territories.

Financial inclusion

India has launched schemes like Pradhan Mantri Jan Dhan Yojana and Post payment banks to increase banking sector reach.

Digital transformation

The banking industry has seen the rise of digital payments, neo-banking and fintech.

Asset quality

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The Gross Non-Performing Assets ( GNPA) of SCBs was at a 7year low of 5% in September 2022.

Customers preference

Indians tend to prefer bank deposits over the other investments with over 95% of customers keeping their money in bank accounts.

Some challenges that the Indian banking industry faces include Non- Performing Assets and Cyber Threats. There have also been some instances of regulatory entities engaging in high-handed recovery practices and levying excessive interest rates.

### **Work life balance in Indian Banking Sector**

Work life balance is a significant issue in the banking sector, with long hours, high pressure and demanding customers being common. However, banks are increasingly implementing policies to promote a healthier work life balance for their employees. These policies include: Limiting after-hours communication, Curbing extended work hours and Recommending breaks in official communication.

Some studies have found that implementing work life balance policies can improve employee welfare including Reducing stress levels, Improving physical health, Enhancing career sustainability, Improving financial health and Improving community and Social security.

Factors that can contribute to a low work life balance includes: stress, marital status, time, family problems and dependence.

### **Review of Literature**

There are too many international, national and local level studies which also have showcased the effect of work life balance of women employees on their job

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satisfaction towards their organisation have great impact . The details of review of literature on this are being discussed as follows -

**Pavithra (2020)** in her study on “Work life balance of women employees” revealed that role overload, dependent 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 employees in India.

**Magdalene Peter and S. Fabiyola Kavitha (2020)** investigate on “Work life balance of Indian software women employees” they found that work and family are both central findings a balance between these two is an issue of importance to women in IT Industry. Major factors that influence the work life balance among various categories of women employees in IT Industry like long working hours, opportunities for career growth, supportive leadership structure, policies related to life leave arrangements, work environment.

**Dr. G. Balamurugan M. Sreelekha (2020)** attempt to identify the “Work life balance of women employees in IT Sector” they identified that how the women employees are balanced and satisfied in IT sectors and the factors that affect the work life balance of women employees are working hours, Job Satisfaction, Working condition etc.

**Mrs. D Archana and Dr. P Venkateswarlee (2022)** tried to assess the “Work life balance among women employees in Banking sector “ Majority of

respondents stated that they are giving quality time to their children and family after coming from the office also, getting working hours, office working hours gives sufficient time to attend functions, festivals and other social activities.

**Dr. A Vanitha (2022)** Undertaken a “Work life balance: A review of women in the service Sector” Work life balance has ramifications in terms of physical, psychological, personal, health and social management. Work life balance management among female employees varies depending on the situation. Women working in service industries are expected to make greater sacrifices and contributions at work which can lead to problems in their personal,

family and social lives, as well as challenges with work life balance.

**Megha Raju1, Dr. Daisy. C. Kappen (2021)** in their study “ Work life balance of women employees, A theoretical framework ”, they find that poor work life balance is often demonstrated within a range of physical and psychological strains i.e depression, anxiety, low self confidence, insomnia , burnout, low productivity, low morale, fatigue, hypertension, high blood pressure and even increase relationship fallout . Another consequence of poor work life balance

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is that work family conflict increases emotional exhaustion and lowers satisfaction levels at job front.

**Dr. Somlata Sharma and Dr. Varsha Vahini (2022)** tried to assess “Work life balance: How stressful is it for Indian women” study shows that changes in technology, increased work pressure coupled with constant deadlines, the co-existence of a virtual workplace and changing demographic profiles ( including gender, experience) an increase disposable income inflation and an improvement in living standards have encouraged the importance of the provision of a work life balance in the industrial sector.

**Dr. Seema Verma and Rahul Singh Gautam (2022)** study to measure “The effect of Education on working women for women life balance” study suggest a positive and direct impact of education which leads to better work life balance. Work life balance is assisted by education which offers knowledge related to flexible work schedules, family events and other activities that enable one to pursue more balanced lives easily. The

educational conditions have prompt compartment on her development and work life balance.

**G. R. Dinakar (2021)** has conducted research on “Effectiveness of work life balance on job satisfaction of employees working in Banking sector”. The outcomes likewise suggest that work life balance, organisational help ,monetary help and responsibility are fundamentally and empathically

affecting the work fulfillment of representatives in new private area banks. The result show that work life balance strategies, workload, hierarchical help and monetary help are determinants of Work life balance of employees in private sector banks”.

### **Research Methodology**

#### ***Need for the study***

Banking industry is an emerging industry in India, the entry of private banks and foreign banks brought many strategic changes in the industry. The hazards of Work life imbalance are evident in the banking industry. Employees in the banks take enormous efforts to deliver the multiple needs of its customers. Work deadlines are getting tighter and the individual's job are loaded and added with

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quality output. Due to work pressure, it becomes exceedingly difficult to maintain balance between professional and personal lives. The study will try to show that work life balance has become a quest for professionals of banking

industries and also that women employees work better when they do make time for their family and personal interests.

**Objectives of the study**

To assess the contribution of factors of Work life balance to Job satisfaction in the private sector banks.

To understand the perception of female employees towards work life balance and its importance on personal and professional performance.

**Methodology**

In pursuance of the above mentioned objectives, the following Methodology was adopted for conducting the study. The study is an empirical one based on both primary and secondary data. The objectives will be achieved through collection and analysis of primary data.

**Primary data**

The primary data for the study is collected by using a questionnaire through Google form for women employees who are working in various public and private sector banks in Kolkata.

**Secondary data**

The secondary data has been drawn from various publications and also from personal discussions with the officials of various banks. Various studies and publications where from secondary data have been taken like Banking Journals, Reports on Banks, Research studies in this and related areas.

**Sampling**

Sl. No	Name of the bank	Sample
1	State Bank of India ( SBI)	10
2	Punjab National Bank ( with merger of Oriental Bank of Commerce and United Bank of India)	10
3	Bank of India	10
4	ICICI Bank	20
5	Bandhan Bank	10
6	HDFC	20

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	Total	80
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**Sample selection procedure is done by the following method:**

Women employees who are working in various banks in Kolkata have been taken into consideration for the present study. A total of 100 sample respondents have been chosen by using random sampling technique. The survey was made through a Google Form in online platform. This made the researcher gives flexibility to approach, only those who are ready to spend time and respond to the questionnaire.

**Statistical tools used**

The primary data have been interpreted with the help of simple statistical tool such as percentage.

**Limitation of the study**

The concept of Work life balance being in its nascent stage in Indian Banking Scenario, women employees' opinions were subjective. Time and financial constraints have restricted the researcher to select more larger sample and more extended area.

**Data Analysis and Interpretation**

**Data analysis is done using the statistical tool such as percentages and later interpreted.**

***Table 1. Respondents Opinion on Work life balance***

Sl. No	Statement	SDA	D	N	A	SA	Total
1.	After coming from office, I can give quality time to my children and family	15 (6.25)	15 (18.75)	21 (26.25)	31 (38.75)	8 (10.0)	80 (100.0)
2.	I have to make sacrifices on my family due to my office work	3 (3.75)	22 (27.5)	17 (21.25)	29 (36.25)	9 (11.25)	80 (100.0)

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3.	My children are happy because I can give them sufficient time in helping them in their studies after my office	5 (6.25)	20 (25.0)	27 (33.75)	21 (26.25)	7 (8.75)	80 (100.0)
4.	My family members are happy that I have sufficient time to sort out their problems	4 (5.0)	15 (18.75)	25 (31.25)	33 (41.25)	3 (3.75)	80 (100.0)
5.	Due to my office working hours I am unable to get sufficient time for socialising	12 (15.0)	26 (32.5)	17 (21.25)	11 (13.75)	14 (17.5)	80 (100.0)

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6.	My office working hours gives me sufficient time to attend functions or festivals and other social affairs	18 (22.5)	11 (13.75)	22 (27.5)	20 (25.0)	9 (11.25)	80 (100.0)
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(SDA- Strongly disagree, D- Disagree, N- Neutral, A- Agree, SA- Strongly agree)

Regarding after coming from office respondents can give quality time to their children and family, 38.75% of the respondents have agreed followed by 26.25% of the respondents have not revealed their opinion, 18.75% have disagreed, 10% of the respondents have strongly agreed and remaining 6.25% have strongly disagreed.

Regarding respondents have to make sacrifices on their family due to work, 36.25% of the respondents have agreed, followed by 27.5% of the respondents have agreed, 21.25% of the respondents were neutral on this point , 11.25% have strongly agreed and the remaining 3.75% of the

***respondents have strong disagreement on this point.***

Regarding children are happy because respondents can give sufficient time to their children and are able help them in

their studies after office hours, 33.75% of the respondents were neutral on this, followed by 26.25% have agreed while 25% respondents have disagreed to this, then 8.75% of the respondents have strongly agreed and remaining 6.25% of the respondents have strongly disagreed.

For family members are happy that respondents have sufficient time for them, 41.25% of the respondents have

agreed, followed by 31.25% have not revealed their views,18.75% of the respondents have disagreement. For the balance, 5% respondents were strongly disagreed on

this point and least percentage i.e 3.75% respondents were strongly agreed.

Regarding due to office working hours respondents were unable to get sufficient time for socialising, 32.5% of the respondents have disagreed, 21.25% were neutral, 17.5% of the respondents were strongly agreed, 13.75% of the respondents have agreed and remaining 15% respondents were strongly disagreed.

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Regarding office working hours gives sufficient time to attend functions, festivals and other social affairs 27.5% of the respondents were neutral, followed by 25% of the respondents have agreed, 22.5% of the respondents have strong disagreement, 13.75% of the respondents have disagreed and the remaining 11.25% of the respondents were strongly agreed to this point.

***Table 2. Respondents satisfaction on their job***

Sl.no	Statement	HDS	DS	N	S	HS	Total
1	Financial security	2 (2.5)	5 (6.25)	11 (13.75)	48 (60.0)	14 (17.5)	80 (100.0)
2	Salary according to the designation	3 (3.75)	9 (11.25)	17 (21.25)	45 (56.25)	6 (7.5)	80 (100.0)
3	Perquisites and benefits	3 (3.75)	13 (16.25)	29 (36.25)	32 (40.0)	3 (3.75)	80 (100.0)
4	Work environment	4 (5.0)	8 (10.0)	26 (32.5)	35 (43.75)	7 (8.75)	80 (100.0)

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5	Interpersonal relationships between colleagues and seniors	7 (8.75)	11 (13.75)	18 (22.5)	31 (38.75)	13 (16.25)	80 (100.0)
6	Performance appraisal	3 (3.75)	6 (7.5)	22 (27.5)	46 (57.5)	3 (3.75)	80 (100.0)
7	Reward and recognition	4 (5.0)	19 (23.75)	13 (16.25)	36 (45.0)	8 (10.5)	80 (100.0)
8	Bearable work load	9 (11.25)	17 (21.25)	34 (42.5)	14 (17.5)	6 (7.5)	80 (100.0)
G	Office working hours	9 (11.25)	19 (23.75)	22 (27.5)	26 (32.5)	4 (5.0)	80 (100.0)
10	Human resource policies	3 (3.75)	10 (12.5)	29 (36.25)	31 (38.75)	7 (8.75)	80 (100.0)

( HDS- Highly dissatisfied, DS- Dissatisfied, N- Neutral, S- Satisfied, HS-

Highly satisfied )

Respondents satisfaction on their work is presented in table 2, Regarding financial security, 60% of the respondents were satisfied, followed by 17.5% of the respondents were highly satisfied, 13.75% of the respondents were neutral about

their opinion, 6.25% of the respondents have dissatisfaction and the remaining 2.5% were highly dissatisfied.

Regarding salary according to the designation, 56.25% of the respondents were satisfied while 11.25% were dissatisfied. On the other hand 7.5% of the respondents were highly satisfied and 3.75% were highly dissatisfied. 21.25% of the respondents were neutral about salary.

Regarding other benefits from employer, 40% of the respondents have satisfaction, 36.25% were neutral,

16.25% of the respondents have dissatisfaction about this and 3.75% of the respondents were highly dissatisfied and highly satisfied at the same time.

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Regarding work environment in the office 43.75% of the respondents have satisfaction, while 10% were dissatisfied. 32.5% were neutral about their opinion, 8.75% were highly satisfied and 5% of the respondents were highly dissatisfied.

Regarding interpersonal relationships between colleagues and seniors within the office, 38.75% of the respondents were satisfied and 13.75% were dissatisfied, followed by 16.25% of the respondents were highly satisfied and 8.75% were highly dissatisfied and 22.5% of the respondents were not willing to reveal their opinion about this.

Regarding performance appraisal method followed in the organisation, 57.5% of the respondents were satisfied and 7.5% were dissatisfied, followed by 3.75% of the respondents were highly satisfied and 3.75% were highly dissatisfied and 22.5% of the respondents were not willing to reveal their opinion about this.

Regarding reward and rec for performance of the employees, 45% of the respondents have satisfaction, while 23.75% were dissatisfied. 16.25% were neutral about their opinion, 10.5% were highly satisfied and 5% of the respondents were highly dissatisfied.

Regarding stress free working i.e work load is bearable 17.5% of the respondents were satisfied and 21.25% were dissatisfied, followed by 7.5% of the respondents were highly satisfied and 11.25% were highly dissatisfied and maximum of the respondents i.e, 42.5% of the respondents were not willing to reveal their opinion about this remained neutral.

Regarding office working hours, 32.5% of the respondents have satisfaction, while 23.75% were dissatisfied. 27.5% were neutral about their opinion, 5% were highly satisfied a11.25% of the respondents were highly dissatisfied.

Regarding human resource policies of the management within the organisation, 38.75% of the respondents have satisfaction, while 12.5% were dissatisfied. 36.25% were neutral about their opinion, 8.75% were highly satisfied and 3.75% of the respondents were highly dissatisfied.

## **Findings And Suggestions**

### ***Findings***

Most of the respondents ( i.e.,48.75% ) stated that they are giving quality time to their children and family after coming from office, whereas 25% of the respondents were stated they are not giving quality time to their children and family.

Out of total sample respondents 47.5% of the respondents stated that they to make sacrifices on family due to office work but 31.35% of the respondents stated that they are able to do

everything for their family despite their office work.

35% of the respondents' kids are happy as they are getting help and support from their mother for their studies and homework but

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on the other hand 31.25% respondents' kids were not happy as they are not getting sufficient time for their studies from their mothers.

45% of the respondents expressed that their family and relatives are glad that they have adequate opportunity to sort out all their issues while 23.75% respondents' family and relatives are not happy because of their inadequate time .

31.25% of the respondents stated that they are getting sufficient time for socialising after their office working hours, whereas 47.5% of the respondents stated that they are unable to get sufficient time for socialising due to office working hours.

36.25% of the respondents stated that their office working hours gives sufficient time to attend functions, festivals and other social affairs, whereas 36.25% of the respondents stated that they don't have enough time to attend functions, festivals and other social affairs due to office working hours.

Regarding respondents' satisfaction on their job, a whopping percentage of the respondents were satisfied with their financial security (77.5%) , 63.75% of the respondents have satisfaction with their salary and they felt they are getting their salary according to their designation , 43.75% of the respondents were satisfied with the perquisites and benefits provided by their organisation whereas it is very interesting to note that 36.25% of

the respondents have not revealed their opinion about this, 52.5% of the respondents have satisfaction with their office working environment. Exactly 55% of the respondents were satisfied with

the interpersonal relationships between colleagues and seniors at office , Majority of the respondents are satisfied with the

performance appraisal method followed in the organisation i.e., 61.25%, 55.5% of the respondents were satisfied with the reward and recognition they are getting from their organisation, majority of the respondents were neutral about their workload, 37.5% of the respondents were happy with their office working hours and

the same time 35% of the respondents were dissatisfied about it.

Lastly majority of the respondents were satisfied with organisational human resource policies.

### **Suggestions**

Banks are advised to establish a work life balance cell within their departments in order to determine the degree of expectations and comprehension of the work life balance concept of their employees. Since then , they can guarantee the well being of their employees and seek to increase the happiness among them. While banks have strong competition in the banking industry in order to improve the efficiency and confidence of the employees, it is advised that the banking authorities concentrate on the main aspects of the work life balance.

Flexible working hours, with scheduled job rotation among employees on the basis of their designation to be applied in order to balance the work life balance of the women employees in this sector.

The standard working hours and reduction of work pressure at work place will help the women employees to balance their work and life which ultimately results in enhancing the productivity of an employee.

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To develop the supportive work environment and to increase the team spirit sports activities and other entertainment activities should be conducted.

The individual employee should have their own responsibility in managing work life issue. They should manage time distribution between the personal and professional life. The distribution

should be done in such a way so that there should not be any interfering of work into personal life and personal life into work life.

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