

Work-Life Balance of Women Employees in the Indian Banking Industry: An Empirical Study of the State of Haryana

Sona Vikas*, Ashish Mathur**

Abstract

A fulfilling existence is possible when one's work and personal life are in harmony with one another. Finding a happy medium between one's "work" (career goals) and one's "life" (personal happiness, leisure activities, family, and spiritual growth) is what the phrase "work-life balance" (WLB) is all about. Today, women's work-life balance (WLB) is more important than ever before because of the societal expectation that men and women should provide financially for their families (Doble & Supriya, 2010). This highlights the critical need for studies examining women's WLB. Finding out what factors most affect women's WLB is the primary objective of this study. 310 bank employees had their personal information gathered. Some exploratory methods that were used to evaluate the data were path analysis, structural equation modelling, factor analysis, and correlation. There was a strong correlation between workload, organisational support, and family support, as well as WLB. Companies can use this kind of information to zero in on the exact variables that increase WLB.

Keywords: Banking Industry, Woman Employees, Workload, Organisational Support, Work-Life Balance

Introduction

The reality that employees' "work" and "family" obligations could change over time is something that companies should think about. Many people are becoming increasingly anxious about the line that separates their

business and personal lives. The number and speed of work have changed, among other things, which has sparked new interest (Helmle et al., 2014). An ideal WLB is becoming more of a concern for those who wish to make the most of their lives (Breitenecker & Shah, 2018).

Women worry more than men do about maintaining a healthy WLB because of the stereotype that women are primarily responsible for handling domestic duties. There has been a modest but steady movement in public opinion on the relative merits of men and women. Throughout history, women have made incredible contributions to a wide range of disciplines and have made remarkable advancements in every facet of society. Women prefer banking jobs because they allow them to better balance their work and personal lives. In the twenty years following the initial economic reforms in India, the banking industry has grown and expanded substantially. The expansion of the banking industry has generated fresh avenues for female empowerment and advancement (Vij, 2019). Even though there are more women than men working at the world's leading banks, gender parity in the workforce won't be achieved until 2022 and this is according to Chugh (2022).

The expansion of the labour force is of importance to all parties involved, including businesses, workers, and the government. Many businesses are implementing practices like flexible scheduling and on-site day care to entice and keep more female employees and increase their productivity. Health insurance, paid family and medical leave, and other government programmes encourage women to work (Shukla & Bhandari, 2014).

* Professor, School of Management & Liberal Studies, The NorthCap University, Gurugram, Haryana, India.
Email: sonavikas@ncuindia.edu

** Assistant Professor, Department of Business Administration, FCMS, Jai Narain Vyas University, Jodhpur, Rajasthan, India.
Email: ashishmth@gmail.com

Research conducted in 2007 by Chugh and Sahgal found that working women face unique challenges when trying to juggle their career and family obligations. Especially in less developed countries, there is a dearth of research on WLB. As a result, understanding how women balance career and family is essential. To better understand the root reasons for gender disparity and sexism in the workplace, this study zeroes in on female bankers in the Indian state of Haryana.

The aim of this research is to identify potential factors that contribute to women's exit from the workforce by analysing their professional and personal life. Banking is a difficult business where workers must meet the needs of a diverse spectrum of consumers. With long hours, dealing with a myriad of customers and pressures on targets, the banking industry is not easy to work in.

To better understand the critical factors that contribute to female employees' work-life balance, the present study has been conducted and seeks to explore the following research objectives:

- To ascertain the factors that affect the work-life balance of women working in the Indian banking industry.
- To assess the impact of different factors on the work-life balance of women working in the Indian banking industry.

Literature Review and Hypotheses Development

A systematic literature review method was followed by searching different online databases to lay down an adequate research foundation. To delve into the foremost research in this field, keywords employed encompassed WLB (Work-life Balance), factors influencing WLB, and WLB specifically among women employees within the banking sector.

Work-Life Balance

Every person's life is balanced, and that includes time spent working and spending time with loved ones (Shaffer et al., 2016). As Emslie and Hunt postulated, a person is considered to be in a state of balance when their personal and professional life are in harmony (2009a,

2009b). The capacity to divide one's time effectively between one's professional and personal responsibilities is the most crucial element of a balanced work-life. The ability to satisfy and be content with one's professional and personal life simultaneously is what Greenhaus and Allen (2010) mean when they talk about WLB. It is critical to keep work and other parts of life, such as family and religion, in a balanced and happy relationship (Bhatnagar & Sanadhya, 2015). Nothing more than mastering the art of multitasking may help you keep a good WLB. According to Obiageli (2015), employers may assist their employees in achieving a healthy WLB by cooperating and collaborating with them to discover ways which cater to both their professional and personal obligations. Emphasising the significance of management and staff working together to achieve a WLB, this notion encompasses both employees and organisational rules and practices. As competition for jobs increases, employers are putting more pressure on workers to do more with less.

Factors Influencing the Work-Life Balance

The WLB of female employees employed in India is impacted by a multitude of variables, including but not limited to - workplace politics, low recognition, role conflict, health difficulties, poor time management, social support, and gender discrimination in childcare (2013). The aforementioned issues are only a few of the many that women face. Factors that contribute to WLB include job description, work environment, pro-worker policy, and company culture. It is feasible to include personnel. Measures of backlash and perceived organisational support, in addition to workload, emotional dissonance, supervisory role, team, and organisational-level metrics, can be used to enhance work-life, family, and work-related outcomes, including productivity (Ghislieri et al., 2017). Organisational policies and services aimed at assisting employees in juggling their work and personal lives have been the subject of research on WLB. Flexible scheduling, daycare, and parental leave are some of the services that might enhance workers' well-being and decrease their intent to quit the workforce (Helmle et al., 2014).

According to Eisenberger et al. (1986), having corporate support demonstrates that you value and care about your

employees. An organisation's concern for its employees' well-being is demonstrated through the inclusion of initiatives and policies that encourage WLB. In 2013, McCarty et al. There are two types of family support that influence one's ability to balance their career and personal lives, according to Leung et al. (2020). As a noun, "family support" describes the mutual regard, understanding, and encouragement felt by relatives and close friends. When loved ones help a person out in their day-to-day activities, it's called "instrumental assistance" (King et al., 1995). Researchers Ferguson et al. (2012) found that working women whose family really helped them out with both their jobs and their personal lives were able to strike a better balance between the two.

Those without family support may have more emotional agony, a bad temper, and resource weariness as a result, which can hinder their ability to achieve strong WLB. "Work overload" describes how one feels when their task is too much (Leiter & Schaufeli, 1996). Aryee, Srinivas, and Tan (2005) found that people are less likely to pitch in and aid those closest to them when they're burned out from a long day at the office. Furthermore, employees that are overworked tend to be less productive, according to the research. An imbalance between work and personal life is a common source of stress for employees (Vogel, 2012). Hence, it's rational to infer that workplace stress will considerably hinder an individual's ability to sustain an optimal work-life balance (WLB).

Work-Life Balance for Women Employees in Banking

According to Memon and Alcasoas (2018), married public sector workers faced the most challenges to their WLB due to after-hours meetings and negative attitudes from peers, supervisors, and coworkers. Women can find material and emotional assistance from their families and spouses. In the absence of a healthy WLB, tensions arise when an individual's professional and personal responsibilities are out of sync. A healthy WLB becomes extremely difficult as a result of this. Women in public sector banks do quite well, according to the research, but their private sector counterparts are more dedicated and ambitious. Results showed that bankers in the public and private sectors

prioritise WLB, and that employees are more productive when they have time for themselves, their families, and their hobbies. Kulshrestha found that WLB of women is influenced by several factors, including long hours, stress at work, the support of coworkers, the ability to work from home, and incentives from bank management (2018). The WLB of female employees in the Indian banking industry is impacted by four elements, according to Maharshi and Chaturvedi (2015), including: The capacity to manage one's own time and workload, together with one's degree of commitment, productivity, and success on the job - are all important considerations. According to the writers, the competence of women to achieve a WLB is highly dependent on their level of dedication to their jobs. Family support, employer support, and work-life policies that promote a healthy WLB can greatly help female bankers.

Drawing from the analysis of existing literature, the conceptual framework of the study is presented in Fig. 1.

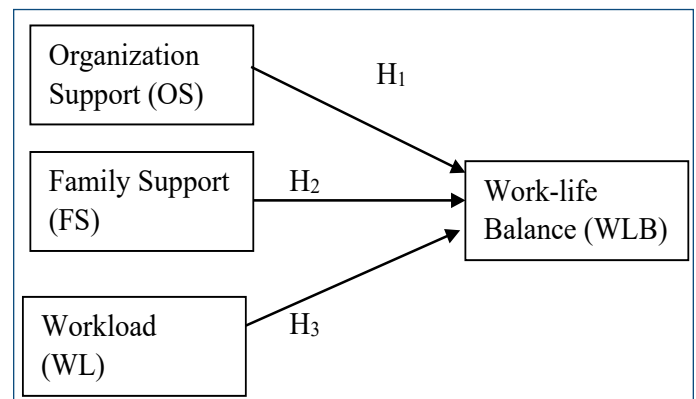


Fig. 1: Conceptual Framework of the Study

Hypotheses

Hypothesis H₁: Support from the organisation significantly and positively influences the work-life balance among the women employees of banking industry in India.

Hypothesis H₂: Support from the family significantly and positively affects the work-life balance among women employed in the banking industry in India.

Hypothesis H₃: Workload significantly and negatively impacts the work-life balance among women working in the banking industry in India.

Research Methodology

Women working for commercial banks in Haryana are the subject of this study. The writers used social media to survey a sizable cross-section of the workforce. In order to gather data, five female bank employees were chosen using proportional simple random selection, a random sampling technique. We used questionnaires to collect data from a large population since they are easy to administer and provide reliable results. The survey was divided into two sections. Part One requests demographic details, including age and gender, while part two solicits opinions on the various research constructs. The questionnaire uses the Likert scale, where 1 indicates complete dissatisfaction and 5 signifies complete approval. A comprehensive literature review served as the foundation for the study's metrics. Wattoo et al. (2018) laid the groundwork for organisational support measures. We adopted a three-item measure that was established from the research of Leung et al. (2020) to assess the level of facilitation and support provided to families. Based on their primary research, Qureshi et al. (2012) developed a four-item workload measurement instrument. Finally, the following were selected according to Hayman's research on the topic of WLB (2005). After removing duplicates and masking missing values, 310 out of 328 employees' responses were utilised for the final analysis of the survey.

The goals of this descriptive study are to be achieved by tackling the obstacles that have been identified. Descriptive statistics such as mean, standard deviation, and percentage were employed, and hypothesis testing and data generalisation were accomplished through the use of correlation and structural equation modelling, respectively. Amos (version 24) and the Statistical Programme for the Social Sciences (SPSS) were employed for the testing. We used exploratory factor analysis to find out what factors affect women's capacity to have a good WLB. Using structural equation modelling (SEM), regression equations were created to evaluate the hypotheses.

Data Analysis and Results

Demographic information is presented in Table 1. 310 women respondents shared their inputs.

Table 1: Demographic Data

Measures	Items	Frequency	Percentage
Age	< 25 years	78	25.16
	25-35 years	162	52.25
	35-45 years	45	14.52
	> 45 years	25	8.06
Years of work experience	0-2 years	56	18.06
	3-5 years	98	31.61
	4-7 years	120	38.70
	≥10 years	36	11.61
Income Level (per annum)	INR 2 Lakhs or below	46	14.83
	INR 2 lakhs - 5 lakhs	187	60.32
	Above INR 5 lakhs	77	24.83
Marital Status	Married	178	57.42
	Single	132	42.58
Type of family	Joint family	165	53.23
	Nuclear family	145	46.77
Bank Employer	Canara Bank	35	11.29
	SBI Bank	63	20.32
	Axis Bank	52	16.77
	ICICI Bank	87	28.06
	HDFC Bank	73	23.55
Bank Type	Government	98	31.61
	Private	212	68.39
	Other	0	0

Source: Primary survey.

The demographic characteristics of the surveyed participants reveal diverse attributes within the sample. Regarding age, 52.25 percent of the sample consists of people between the ages of 25 and 35. Those below 24 years constitute 25.16%, while individuals aged 35-45 and above 45 represent 14.52% and 8.06%, respectively. Regarding marital status, a substantial portion of the respondents, accounting for 57.42%, reported being married, while the remaining 42.58% were unmarried. In terms of professional experience, participants with 4-7 years of experience constitute the largest group at 38.70%, followed by those with 3-5 years at 31.61%. Individuals with 0-2 years of experience and those with over 10 years of experience constitute 18.06% and 11.61%, respectively. Analysing the income levels, the majority falls within the 2 lakh - 5 lakh per annum range, comprising 60.32% of the respondents. Those with an income below 2 lakh and above 5 lakhs represent 14.83%

and 24.83%, respectively. Lastly, the distribution based on the type of family indicates that 53.23% belong to joint families, while 46.77% are part of nuclear families (Table 2).

Table 2: Scale Items, Factor Loading, and Cronbach's Alpha

	Scale Items	Mean	Standard Deviation	Factor Loadings	Cronbach's Alpha
	Organisation support (OS)				
1	My company cares about my well-being.	3.20	.889	.829	0.833
2	My organisation gives me fair compensation based on my competencies.	3.37	.870	.759	
3	The training and development programs for employees support in doing the work.	3.40	.801	.780	
4	My organisation would assist me if I needed any favor.	3.22	.910	.785	
	Family support (FS)				
5	I have support of my family in doing the house-related work .	3.32	.899	.873	0.846
6	My spouse understands my feelings in the different circumstances.	3.51	.843	.808	
7	I receive full support from my partner and family.	3.40	.956	.862	
	Workload (WL)				
8	I face work overload when I am assigned tasks that do not match my skills and abilities.	2.74	1.001	.847	0.871
9	Often I am required to put in extra working hours to finish the job at hand.	2.98	1.085	.854	
10	My workload gets increased with job accountability and targets.	2.89	.999	.827	
11	I am required to be available at all times for official work.	2.94	.986	.814	
	Work-life balance (WLB)				
12	I get enough time from my manager for the completion of the projects.	3.56	.789	.747	0.869
13	My job demands frequently restrict my personal commitments.	3.51	.877	.817	
14	My team is like a family, and we share about our family and work life.	3.54	.905	.829	
15	I am expected to work extra if it is required.	3.52	.930	.818	

Source: Primary survey.

The correlation matrix reveals the interplay between variables in the study, providing insights into the relationships among organisation support (OS), family support (FS), workload (WL), and work-life balance (WLB). The correlation coefficient between organisation support (OS) and work-life balance (WLB) is a notable positive 0.473**, suggesting a strong and positive association. This implies that as organisation support increases, there is a corresponding improvement in WLB among the participants. Similarly, family support (FS)

exhibits a positive correlation of 0.405** with work-life balance (WLB), indicating that higher levels of family support are linked to an improved WLB. On the other hand, workload (WL) demonstrates a negative correlation of -0.218** with work-life balance (WLB), signifying that an increase in workload is linked to a decrease in WLB. The negative correlation implies that a higher workload is associated with a more challenging WLB for the participants. In this study, correlation is considered significant at the 0.01 level (**), and at the 0.05 level.

Hypotheses Testing using the SEM Model

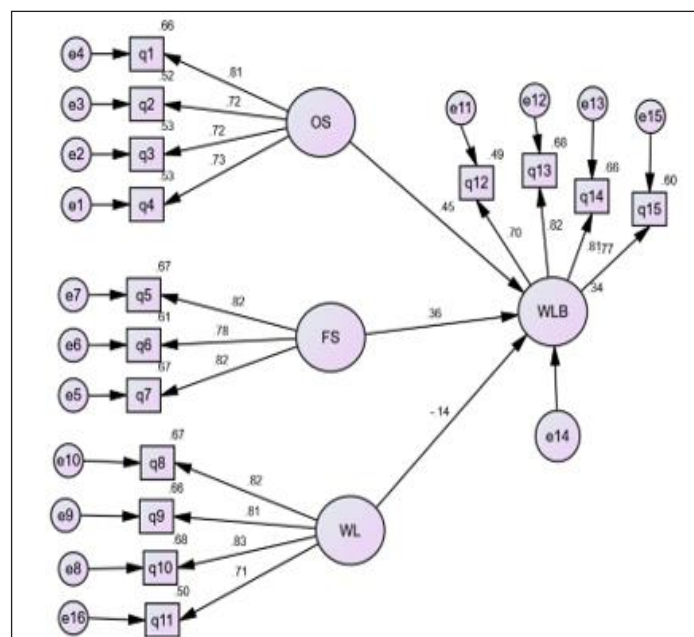
To assess the hypotheses, the SEM analyses employed maximum likelihood estimation, which is considered the standard method (Blunch, 2013). The support for the hypotheses in this study was determined using the T-value (critical ratio), surpassing the table value of ± 1.96 , and a significance value (p) below 0.05 at a 5% level of significance. The acceptance of each hypothesis depended on whether these conditions were met. The examination of Table 3 and Fig. 2 revealed that all factors influencing WLB had significant standardised path coefficients (β). Notably, the impact of Organisation Support (OS) and Family Support (FS) paths was positive, while the impact of the Work-Life (WL) path on Work-Life Balance (WLB) was negative. The standardised coefficient (β) values elucidated the strength of the effect of independent variables on the dependent variable, with the highest impact observed for Organisation Support,

indicated by a β value of 0.45 with $p=0.000$. As the p -value is less than 0.05, Hypothesis H1 was accepted. Moreover, Family Support showed a positive impact on WLB with a β value of 0.36 and $p=0.000$, meeting the criteria for accepting Hypothesis H2. Conversely, a standardised coefficient of -0.14 at a significance level of $p=0.016$ (p less than 0.05) indicates that the WLB of female employees was substantially negatively affected by the workload connected with the job (WL.), thus supporting Hypothesis H3. Overall, women's work-life balance (WLB) in a representative sample of financial institutions is significantly influenced by organisational support, family support, and workload characteristics ($R^2 = 0.344$). The key indicators, such as $\chi^2 = 180.083$, $\chi^2/DF = 2.070$, AGFI = 0.904, NFI = 0.923, CFI = 0.958, GFI = 0.930, and TLI = 0.950—are higher than the 0.9 threshold that is recommended (Hair et al., 2010). Furthermore, the SEM model appears to be adequately consistent with the data, as indicated by the RMSEA score of 0.059, which is below 0.08.

Table 3: Path coefficients of the Structural Model

Outcome Variable		Independents Variables	S.E.	C.R.	P	Regression Weights	Hypothesis
WLB	←	OS	.055	6.519	***	.445	Supported
WLB	←	FS	.043	5.641	***	.356	Supported
WLB	←	WL	.037	-2.418	.016	-.138	Supported

Note: P refers to the differential probability.



Source: Primary Survey.

OS = Organisation Support, FS = Family Support, WL = Workload, WLB = Work-Life Balance.

Fig. 2: Model 1

Conclusion

Recent studies have shown that both personal and social factors impact women's WLB. Separate components' effects on WLB and their interrelationships were also examined in the study. An imbalance between one's work and personal lives might be facilitated by being overworked, according to our research, which in turn has a negative correlation with work-life balance (WLB). In line with Wattoo et al. (2018), this study's results confirmed that organisational support is crucial for improving WLB. In addition to being better able to manage their professional and personal lives, employees who get a lot of help from their employers are also better able to provide for their families. Organisations and HR professionals are strongly encouraged to take action to alleviate workplace stress and promote a healthier WLB for working women. Not only should the company provide all types of support, but it should also express gratitude for the employees' hard work. Working with family is the second most essential criteria in deciding WLB, according to people who work in banking. Because family members of employees frequently assisted them with their work duties, this occurred. Managers and practitioners of human resources in the banking industry would do well to tune into their employees' feelings around work as well as family life whereby helping them achieve a good WLB.

Limitations

Few financial institutions provided the cross-sectional data used in the study. We can arrange for more extensive, long-term investigations down the road. The discrepancies in the WLB between employees of public and private banks warrant additional study. Research in the future can broaden the scope of this study's model to other states.

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