

Work-Life Balance of Women Employees of Commercial Banks in Sivakasi, Tamil Nadu

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Abstract - Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-life balance means that this equilibrium is in the right position for the individual concerned. Work life and personal life are interconnected and interdependent. Work life and personal life are the two sides of the same coin. People have to make tough choices even when their work and personal life is nowhere close to equilibrium. Particularly the role of women is very crucial and pathetic. The identification of the equilibrium point between work and life is difficult to the employee alone. Therefore the support of the organization is very important. To what extent the employee needs support from the employer is the qualitative one and differs from one to another. This research have the objective to identify the factors leads work life balance and also measures the work life balance of employees of the banking industry.

Keywords: Work life Balance, Women Employees, Commercial Banks

I.INTRODUCTION

The term, work-life balance is used a lot around workplaces, but what is it about and what does it mean? Work-life balance is the maintenance of a balance between responsibilities at work and at home. Work-life balance is a state of equilibrium in which the demand of both professional and personal life is equal. One of the most important reasons for adequate time participating in non work activities is that it enhances a person's physical and mental health. Work-life balance is where work interacts positively with all the other activities important in life, e.g. family time, leisure, self development, community participation, care responsibilities. Work-life balance will vary for each person and will change throughout life. It is not just for families or for women. It is not just for busy executives who work long hours to get ahead, it can also be for the disabled whose problem may be lack of flexibility and choice.

In simply work-life balance is about effectively managing the juggling act between paid work and other activities that

are important to us - including spending time with family, taking part in sport and recreation, volunteering or undertaking further study.

Traditionally the role of women was confined to cooking, cleaning, raising children etc. They were looked upon as care giver or as home keeper and were denied access outside home. But now the story is different. They have an important role to play even outside the home. With the improved education and employment opportunities today, most homes became dual earners because of increase in expenses and necessities. The expansion of higher education has also enhanced job prospects for women and there is a shift in the role models from stay-at-home mothers to successful professional women. Women achieved tremendous progress in every walk of life and made a mark where ever they are. But her role at home has not changed much. The wife still cook, does household work, takes care of the family members, family commitments and runs the house. With increase in pressures at work place and important demands at home, the work life balance is at stake.

II.REVIEW OF LITERATURE

To understand the work-life balance properly and to identify the research gap in the present field the researchers reviewed the following literatures.

Bushra, A & Yasir Aftab, F (September 2014: 24-29) analyzed relationship of work-life balance with job satisfaction, and organizational commitment. In this article, the researchers have concluded that the employees work-life balance affects employee's satisfaction and their commitment with the organization. The university employees having balance in their work-life and are more satisfied with their job. So it is proved that relationship exist in Work-life balance, Job satisfaction and Organizational commitment.

The article of Saravanan, S.S & Dharani, P (April 2014: 10-12) aims identify the factors affecting work life balance in male and female teachers in Coimbatore city. The researchers found that female private school teachers feel

more balanced between work and life than the male private school teachers. It is concluded that the factors influencing work-life balance of male and female private school teachers are different.

Aswini, S & Kumaraswamy, M (February 2014: 37-41) state that, the Work life programmes are an investment for improving Productivity, reducing absenteeism & overheads and achieving improved customer service as well as motivated, satisfied and equitable workforce especially for banking industry. Organizations through the implementation or by investing on work life balance initiatives need to give a radical support for its employees for the benefit of individual, organization and society at large.

Sugandha (February 2014:15-27) reveals that the true work life balance is dynamic and needs conscious actions after identifying the priorities. One formula does not work for all people at all times. To achieve better work-life balance, first task is to make clarity of priorities in life and setting healthy and effective boundaries. The successful people are only those who have flexibility to meet the demands of their professional lives and also accomplish personal goals outside their offices.

Ipseeta, S, & Chandra Mohan Patnaik, B & Sasmita Jena (January 2014: 8254-8261) has suggested in their study that the management should try to address the weak links like work timing, monetary benefits, support team, creating tension free working culture, provision gyms for physical fitness, provisions for leaves for attending family functions and social functions, proper maternity/paternity benefit to all deserving staff, stress relieving workshops, family get together, flexibility of time and recognition and reward for better performance. These efforts will definitely help to balance the imbalance part of work-life of the working nurses in hospitals.

The study of Parul Agarwal (February 2014: 157-164) help the individual employee to explore his/her values, aspirations and goals to understand what does he/she expects from work and life and then develop the suitable ways of balancing work and life. It would help him to negotiate his roles within the organizations and family. It would enable him to introspect on his job, ways of coping and relationship management.

The study of Amaleshwari, U & Raman, G.P (December 2013: 227-231) aims to shed limelight on how married working women can manage the ever increasing demands of work and personal life. It attempts to get insights and understandings of employee's attitude towards work, work environment, family support and the use work life balance initiatives. It is concluded that successful work-life balance will ultimately contribute to productivity and success for the women in dual career families at the work place as well as at home.

Anila, K.P. & Prabakar, S (September 2014: 78-79) analyzed the relationship between demographic variables and level of work life balance. This study has found that demographic variables namely age, income and number of dependents influence the level of work life balance and the study also found that the demographic variables namely marital status, education and experience do not influence the level of work life balance.

Ishwara, P (August 2014: 27-31) suggested that management should adopt new technology at work place which can reduce over workload of employees. Organization can provide yoga and meditation programs to reduce stress of employees. Conducting work-life programs can provide substantial benefits to the employees as well as organization and organization should frequently provide counseling services for employees.

Himani, S & Neha, G (June 2014) analyzed the relationship between Job Satisfaction and work life balance of women employees. Sample of 120 women employees were contacted and data of service sector in banks, insurance, education, health and IT were collected for the study. This research reveals that Job satisfaction is positively correlated with work life balance.

The reviews of previous studies enable the researchers to understand the current field and from the review it is noted that work-life balance increases the productivity, reduces the absenteeism and also increases the job satisfaction. Further work-life balance also supports the women to get success and happy family life. This study is the extension and continuation of the work already done in the field of work-life balance.

III.STATEMENT OF THE PROBLEM

The financial demands on the Indian families are facing huge problems day by day. Lot of changes in cost of living, increasing expenses on education of children, increasing cost of housing properties in India force every family in India to look for ways and means of increasing the household income. As a result, women in India who were mostly known as homemakers are forced to go for jobs but some women may work for their self ambitious. So they changed their occupation as employee, Professionals, entrepreneurs etc. They have chosen their career as per their wish and eligibility like teacher, lecturer, banking, business process outsourcing, etc. One of the important among them is banking. Banking is a service oriented industry.

In the competitive world, one bank excels over the other by virtue of its quality of services which very much depends upon the employees of the bank. Banking used to be one of the male dominated industries in India where women are now entering in a big way. Being a banker they are facing huge problems in both work and life. In India, men do not share on most of the household chores, it is women who have to cook, clean the house, do the dishes, wash clothes,

get their children ready for school etc. Men just took care of few chores that are to be dealt outside the house. So that they are got stress at home and at work. Family should not affect the work and work should not create problem in family. Then only both work and life go smoothly.

In order to create the equilibrium between work and life, the banker has to take the steps that makes employee feels free and also enjoys the job well. The study like this helps both the banks and women to understand about the work life and its equilibrium. Therefore the researcher makes an attempt to analyse the work life balance of women in banks.

IV.OBJECTIVES OF THE STUDY

This study is carried out with the flowing objectives.

- 1.To analyze the socio economic status of the women employees of commercial banks in Sivakasi.
- 2.To study the working nature of women employees in banks.
- 3.To measure the level of work-life balance of women workers in banks.
- 4.To analyze the relationship between work life balance and socio economic status of women employees in banks.
- 5.To suggest suitable measures for the improvement of the work-life balance.

V.HYPOTHESIS

For the purpose of this study, the hypothesis that “there is no significant relationship between socio economic factors such as age, educational qualification, place of residence, type of ownership, mode of appointment, monthly income, marital status, family type, employment position of the respondents and their the level of work-life balance” has been framed.

VI.METHODOLOGY

The present study is based on both primary data and secondary data. The primary data were collected from the women employees of bank by way of conducting personal interviews using thoroughly prepared schedule during October 2013 to March 2014.

The secondary data needed for this study are collected from journals, books, magazines, articles, government records, websites and so on.

A.Sampling Design And Size

Sivakasi is an industrial town. So, all the major banks have their branches in Sivakasi. There are 19 public sector banks and 9 private sector banks have businesses at Sivakasi. Table 1 shows sample design of the study.

TABLE I SAMPLING DESIGN

Bank	No. of banks	No. of Employees
Public sector bank	19	63
Private sector bank	9	20
Total	28	83

Source: Primary Data

There are totally 83 women employees are working in 28 commercial banks at Sivakasi. The researcher adopted census technique for collecting data from women employees in banks.

B.Tools For Analysis

The collected data are tabulated and analyzed in systematic manner. Simple statistical tools like Mean, Standard Deviation, Percentage, Garret Ranking Method and Chi Square Test have been applied. In order to rank the factors leads the balanced work-life, the researcher has used the Garret Ranking Technique. Chi Square Test was administered to test the hypothesis.

VII.RESULTS AND ANALYSIS

The researcher has analyzed the socio-economic status of the women employees in commercial banks and the gathered information is presented in the Table II. Table II shows that out of 83 respondents, Majority of the respondents are, under the age group of 25 to 30 years, are

graduates, are reside in urban areas, working in public sector bank, appointed on the basis of examination, earn below Rs.25000, unmarried, living in nuclear family and in clerical position.

There is a positive relationship between the nature of work and the work life balance. Hence it is necessary to examine the present nature of work of women employees of bank. Table 3 shows that analysis of working nature of women employees.

Table 3 shows that Out of 83 respondents, Majority of the respondents never work long hour and overtime, not working on holidays, feel indifferently, about the working time sometimes, miss the family/friends sometimes and get depression sometimes think.

The work life balance of women employees of banks in sivakasi is analyzed through the data collected from the women employees. Table 4 shows the analysis of opinion of employees towards work-life balance.

TABLE II ANALYSIS OF SOCIO ECONOMIC PROFILE OF THE RESPONDENTS

S. No	Particulars	No. of Respondents	Percent to total
Age Wise Classification			
1.	Below 25 Yrs	33	39.76
2.	25 - 30 Yrs	41	49.40
3.	30 – 45 Yrs	5	6.02
4.	Above 45 Yrs	4	4.82
Total		83	100.00
Educational Qualification			
1.	Under Graduate	41	49.39
2.	Post Graduate	29	34.93
3.	Professional	13	15.66
Total		83	100.00
Place of Residence			
1.	Rural	32	38.6
2.	Urban	51	61.4
Total		83	100.00
Type of Ownership			
1.	Private Sector Bank	20	24.1
2.	Public Sector Bank	63	75.9
Total		83	100.00
Mode of Appointment			
1.	Examination	76	91.6
2.	Compassion Ground	7	8.4
Total		83	100.00
Monthly Income			
1.	Less than Rs.25000	66	79.5
2.	Rs.25000-Rs.50000	13	15.7
3.	Rs.50000-Rs.75000	2	2.4
4.	Above Rs.75000	2	2.4
Total		83	100.00
Marital Status			
1.	Married	40	48.2
2.	Unmarried	43	51.8
Total		83	100.00
Family Type			
1.	Joint	24	28.9
2.	Nuclear	59	71.1
Total		83	100.00
Employment Position			
1.	Non-Clerical	7	8.4
2.	Clerical	70	84.3
3.	Managerial	6	7.3
Total		83	100.00

Source: Primary Data

TABLE III ANALYSIS OF WORKING NATURE OF WOMEN EMPLOYEES

S. No	Particulars	No. of Respondents	Percent to total
Respondents Who Working Long Hours and Overtime			
1.	Never	28	33.7
2.	Rarely	26	31.3
3.	Sometimes	20	24.1
4.	Often	9	10.9
Total		83	100.00
Respondents Working on Holidays			
1.	Working	16	19.3
2.	Not Working	67	80.7
Total		83	100.00
Opinion of Respondents about the Work Time			
1.	Very Unhappy	5	6
2.	Unhappy	7	8.4
3.	Indifferent	62	74.7
4.	Happy	9	10.9
5.	Very Happy	0	0
Total		83	100.00
Frequency of thoughts about work worries after working time			
1.	Never think about work	10	12
2.	Sometimes	48	57.8
3.	Rarely	18	21.7
4.	Often	7	8.5
5.	Always	0	0
Total		83	100.00
Frequency of Missing the Family/Friends Because of Work Pressure			
1.	Never	18	21.7
2.	Rarely	20	24.1
3.	Sometimes	29	34.9
4.	Often	9	10.9
5.	Always	7	8.4
Total		83	100.00
Frequency of Depression due to work			
1.	Never	11	13.3
2.	Rarely	33	39.7
3.	Sometimes	28	33.7
4.	Often	9	10.9
5.	Always	2	2.4
Total		83	100.00

Source: Primary Data

TABLE IV ANALYSIS OF OPINION OF EMPLOYEES TOWARDS WORK LIFE BALANCE

S. No	Particulars	No. of Respondents	Percent to total
Able to Balance the Work-Life			
1.	Able	77	92.8
2.	Unable	6	7.2
Total		83	100.00
Policy for Work-Life Balance			
1.	Offering	24	28.9
2.	Not Offering	39	47
3.	Not Aware	20	24.1
Total		83	100.00
Provisions of Work-Life Balance			
1.	Flexible Starting Time	4	16.67
2.	Flexible Ending Time	4	16.67
3.	Flexible Hours in General	1	4.17
4.	Holidays / Paid Time- Off	5	20.83
5.	Job Sharing	7	29.16
6.	Career Break / Sabbaticals	3	12.50
Total		83	100.00
Suggestion to Balance Work-Life			
1.	Working from home	6	7.2
2.	Technology like cell phones / laptops	10	12
3.	Being able to bring children to work place	9	10.9
4.	Support from colleagues at work	35	42.2
5.	Support from family members	22	26.5
6.	Others	1	1.2
Total		83	100.00
Hinders of Balanced Work and Family Commitments			
1.	Technology like cell phones/laptops	21	25.3
2.	Frequently traveling away from home	32	38.6
3.	Negative attitude of peers at work place	17	20.4
4.	Negative attitudes of colleagues	7	8.4
5.	Negative attitudes of family members	5	6.1
6.	Others	1	1.2
Total		83	100.00
Suffer from Stress Related Disease			
1.	Hypertension	4	4.8
2.	Obesity	2	2.4
3.	Diabetes	3	3.6
4.	Frequent headaches	13	15.7
5.	None	61	73.5
Total		83	100.00
Ways to manage the stress arising from the work			
1.	Reading Books	3	3.6
2.	Yoga and Meditation	3	3.6
3.	Entertainment	41	49.4
4.	Dance	2	2.4
5.	Listening Music	34	41
Total		83	100.00

Table 4 shows that Out of 83 respondents, Majority of the respondents are able to balance the work-life, feel that the bank is not offering separate policy for work-life balance, say that the banks offer job sharing to reduce stress, support

from colleagues at work will help to balance work-life, affected by frequently traveling away from home, not suffering from stress related disease and using entertainment.

TABLE V RANKING OF FACTORS LEADS WORK-LIFE BALANCE

S.No	Particulars	Ranks						Total
		1	2	3	4	5	6	
1	More Flexible hours	8	8	11	18	19	19	83
2	Work from home	5	7	6	14	16	35	83
3	Time off during school holidays	6	2	10	19	28	18	83
4	Time off during emergencies & events	20	14	22	14	8	5	83
5	Support from family members	31	20	16	7	7	2	83
6	Support from supervisor/colleagues	13	32	18	11	5	4	83

Source: Primary Data

Table 5 shows the ranking of factors leads work life balance. According to Table 5, most of the employees are favour to the factors 4, 5 and 6 and unfavour to factors 1, 2 and 3.

In order to rank the factors support the balanced work-life, the researcher has used the Garret ranking technique.

Garret Ranking Method

The garret ranks are calculated by using appropriate Garret ranking formula given below. Then based on the Garret table the value is ascertained.

Per cent position = $100(R_{ij}-0.5)/N_j$

Where,

R_{ij} = Rank given for i^{th} item by the j^{th} sample respondents

N_j = total rank given by the j^{th} sample respondents.

TABLE VI PERCENTAGE POSITION AND GARRET TABLE

S.No	$100(R_{ij}-0.5)/N_j$	Calculated value	Garret value
1	$100(1-0.5)/6$	8.33	77
2	$100(2-0.5)/6$	25.00	64
3	$100(3-0.5)/6$	41.67	55
4	$100(4-0.5)/6$	58.33	46
5	$100(5-0.5)/6$	75.00	37
6	$100(6-0.5)/6$	91.67	23

TABLE VII CALCULATION OF GARRET RANKING SCORE TO FACTORS

S.No	Particulars	Ranks						Total
		1	2	3	4	5	6	
1	More Flexible hours	616	512	605	828	703	437	3701
2	Work from home	385	448	330	644	582	805	3194
3	Time off during school holidays	462	128	550	874	1036	414	3464
4	Time off during emergencies & events	1540	896	1210	644	296	115	4701
5	Support from family members	2387	1280	880	322	259	46	5174
6	Support from supervisor/colleague	1001	2048	990	506	185	92	4822

Source: Primary Data

Table 6 shows the Garret scores. Firstly the percent value is calculated by using appropriate Garret ranking formula. Then based on the percent value, the garret table value is ascertained. The Garret table values and scores of each rank

in Table 6 are multiplied to get the individual Garret scores in table 7 finally by adding each row, the total Garret score is obtained.

TABLE VIII GARRET RANK OF IMPORTANCE IN WORK-LIFE BALANCE

S.No	Particulars	Score	Average score	Rank
1	More Flexible hours	3701	44.59	4
2	Work from home	3194	38.48	6
3	Time off during school holidays	3464	41.73	5
4	Time off during emergencies & events	4701	56.64	3
5	Support from family members	5174	62.33	1
6	Support from supervisor/ colleagues	4822	58.09	2

Source: Primary Data

The above Table 8 shows the Garret scores and the average scores. The average score are ranked according their importance. The first rank is given to *“Support from family members”* the second rank to *“Support from supervisor/ colleagues”* third rank is given to *“Time off during emergencies & events”* the fourth rank goes to *“More Flexible hours”* fifth rank is given to *“Time off during school holidays”* and sixth rank goes to the *“Work from home”*.

This section deals with the level of perception towards factors affecting women employees in balancing work-life.

The view of respondents may differ from person to person towards factors affecting respondent’s work-life balance. The level of perception of the respondents is meant to indicate the extent to which the factors have been affected by them. During the survey the respondents are asked to give their opinion about the factors affecting the work-life balance. The level of perception is determined by the score values calculated for 8 statements which are related the factors affecting balance of work-life by adopting chi-square test with the usage of SPSS package.

TABLE IX FACTORS OF WORK- LIFE AND FAMILY COMMITMENTS

S.No	Factors	Times					Total
		Not Applicable	Doesn’t Affects	Affects Sometimes	Affects Many times	Always affects	
1	Work Hours	3 (3.6%)	26 (31.2%)	27 (32.6%)	13 (15.7%)	14 (16.9%)	83 (100%)
2	Overtime	4 (4.8%)	40 (48.2%)	20 (24.1%)	13 (15.7%)	6 (7.2%)	83 (100%)
3	Work from home after office hours	10 (12%)	26 (31.3%)	23 (27.7%)	15 (18.1%)	9 (10.9%)	83 (100%)
4	Work on holidays	3 (3.6%)	26 (31.2%)	27 (32.6%)	13 (15.7%)	14 (16.9%)	83 (100%)
5	Traveling away from home	6 (7.2%)	21 (25.3%)	21 (25.3%)	25 (30.2%)	10 (12%)	83 (100%)
6	Excessive household work	3 (3.6%)	36 (43.4%)	31 (37.4%)	4 (4.8%)	9 (10.8%)	83 (100%)
7	Negative Attitude of family	1 (1.2%)	26 (31.4%)	38 (45.8%)	8 (9.6%)	10 (12%)	83 (100%)
8	Negative Attitude of colleague	1 (1.2%)	36 (43.3%)	38 (45.9%)	5 (6%)	3 (3.6%)	83 (100%)

Source: Primary Data

Table 9 shows that out of 83 respondents, 32.6 per cent of the respondents are affects sometimes by work hours, 48.2 per cent of the respondents are not affected by overtime, 31.3 per cent of the respondents are not affected by work from home after office hours, another 32.6 per cent of the respondents are affected sometimes by work on holidays, 30.2 per cent of the respondents are affected many times by traveling away from home, 43.4 per cent of the respondents are not affected by excessive household work, 45.8 per cent of the respondents affects sometimes due to negative

attitude of family and another 45.9 per cent of the respondents affects sometimes due to negative attitude of colleagues.

Identification of Level of Work-Life Balance of Women Workers in Banks

In computation of the level of work life balance 8 Factors are taken into the account. The scores are assigned in the order of 4 for *‘always affected’*, 3 for *‘affected many*

times', 2 for 'affects sometimes', 1 for 'doesn't affects' and 0 for 'not facing' this factor. The score value for every women worker in banks is obtained. The level of work-life balance has been classified into three categories, namely, low level, moderate level and high level for analytical purpose. While the score value of the respondent $\geq (\bar{X}+SD)$ and the score values of the respondent $\leq (\bar{X}-SD)$ have been

classified as high level work-life balance and low level work-life balance respectively and the score values between $(\bar{X}+SD)$ and $(\bar{X}-SD)$ have been classified as medium level work-life balance. \bar{X} And SD is the arithmetic mean and standard deviation which are calculated from the Score values of 88 respondents. The arithmetic mean and Standard deviation are 15.20 and 5.48, respectively.

$(\bar{X}+SD) = (15.20 + 5.48) = 20.68$ and above - High level.

$(\bar{X}-SD) = (15.20 - 5.48) = 9.72$ and Less - Low level.

$(\bar{X}-SD)$ to $(\bar{X}+SD) = (20.68$ to $9.72)$ - Medium level.

TABLE X LEVEL OF WORK-LIFE BALANCE OF WOMEN WORKING IN BANKS

S. No	Level of work-life balance	No .of. respondents	Per cent to total
1	Low	10	12.0
2	Medium	61	73.5
3	High	12	14.5
	Total	83	100

Source: Primary Data

From table 10, it is cleared that out of 83 respondents, 10 of them (12 per cent) fall under the category of low level work-life balance , 61 of them (73.5 per cent) come under

the category of medium level work-life balance and the remaining 12 of them (14.5%) fall under the category of high perception.

TABLE XI SOCIO ECONOMIC STATUS AND LEVEL OF WORK-LIFE BALANCE

S.No	Particulars	Level of Wok-Life Balance			Total
		Low	Medium	High	
Age wise Classification					
1.	Below 25 Yrs	6	25	2	33
2.	25 - 30 Yrs	4	30	7	41
3.	30 – 45 Yrs	0	3	2	5
4.	Above 45 Yrs	0	3	1	4
	Total	10	61	12	83
Educational Qualification					
1.	Under Graduate	4	30	7	41
2.	Post Graduate	3	24	2	29
3.	Professional	3	7	3	13
	Total	10	61	12	83
Place of Residence					
1.	Urban	5	21	6	32
2.	Rural	5	40	6	51
	Total	10	61	12	83
Type of Ownership					
1.	Private Sector Banks	0	20	0	20
2.	Public Sector Banks	10	41	12	63
	Total	10	61	12	83
Mode of Appointment					
1.	Examination	9	56	11	76

2.	Compassion Ground	1	5	1	7
Total		10	61	12	83
Monthly Income					
1.	Less than Rs.25000	10	50	6	66
2.	Rs.25000-Rs.50000	0	9	4	13
3.	Rs.50000-Rs.75000	0	1	1	2
4.	Above Rs.75000	0	1	1	2
Total		10	61	12	83
Marital Status					
1.	Married	2	29	9	40
2.	Unmarried	8	32	3	43
Total		10	61	12	83
Family Type					
1.	Joint	1	19	4	24
2.	Nuclear	9	42	8	59
Total		10	61	12	83
Employment Position					
1.	Non-Clerical	2	5	0	7
2.	Clerical	8	52	10	70
3.	Managerial	0	4	2	6
Total		10	61	12	83

Source: Primary Data

From the Table 11 it has been observed that Out of 61 respondents with medium level of perception, Majority of the respondents are in the age group between 25 - 30 years, qualified with under graduation, living in rural area, employed public sector banks, appointed on the mode of examination, income level less than Rs.25000, unmarried, nuclear family and clerical position.

Socio-Economic Variables and Level of Work-Life Balance

In-order to test the relationship between socio-economic variables such as age, educational qualification, place of residence, type of ownership, mode of appointment, monthly income, marital status, family type and employment position of the respondents and its influence on work-life balance, the chi-square test has been applied.

The Chi-square test is one of the simplest and most widely used non-parametric tests in statistical work. The chi-square test was first used by Karl Pearson in the year 1990. The quantity chi-square test describes the magnitude of the discrepancy between theory and observation. For computing Chi-square test, the following formula has been used.

$$\text{Chi-square} = \sum \frac{(O - E)^2}{E}$$

With (r-1) (c-1) degrees of freedom

Where,

- O = Observed frequency
- E= Expected frequency
- c = Number of columns in a contingency table and
- r = Number of rows in a contingency table

The calculated value of Chi-square is measured with the table value of Chi-square for given level of significance usually at 5 per cent level. If the calculated value (C.V) is less than the table value (T.V), the null hypothesis is accepted and otherwise it is rejected. For that purpose the following hypothesis has been framed.

There is no significant relationship between age, educational qualification, place of residence, type of ownership, mode of appointment, monthly income, marital status, family type and employment position of the respondents and their the level of work-life balance of women workers.

To test the hypothesis the chi-square test has been used. The result of chi-square test is given in Table 12.

The chi-square test reveals that the socio economic variables such as age, educational qualification, place of residence, mode of appointment, monthly income, family type and employment position do not influence the work life balance whereas the socio economic variables such as type of ownership and marital status have influences on work-life balance.

TABLE XII SOCIO –ECONOMIC VARIABLES AND LEVEL OF WORK-LIFE BALANCE: CHI-SQUARE TEST RESULT

S.No	Particulars	Pearson Chi-Square Value	Hypothesis	Result
1.	Age	0.339	Accepted	No Significant
2.	Educational Qualification	0.332	Accepted	No Significant
3.	Place of Residence	0.437	Accepted	No Significant
4.	Type of Ownership	0.009	Rejected	Significant
5.	Mode of Appointment	0.982	Accepted	No Significant
6.	Monthly Income	0.118	Accepted	No Significant
7.	Marital Status	0.036	Rejected	Significant
8.	Family Type	0.367	Accepted	No Significant
9.	Employment Position	0.301	Accepted	No Significant

Source: Computed Data

Figure 1 also shows the relationship between the socio economic factors and the level of work life balance.

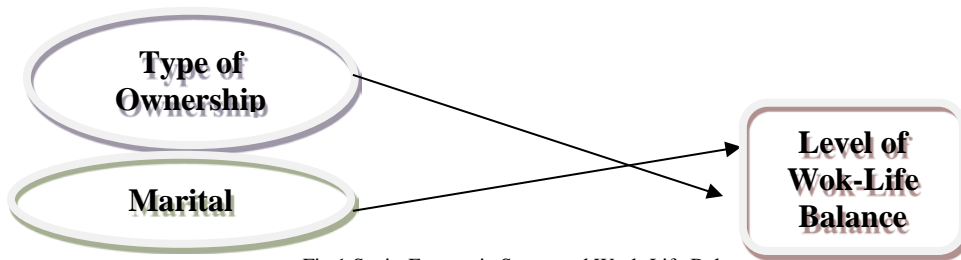


Fig.1 Socio-Economic Status and Work-Life Balance

VIII.FINDINGS OF THE STUDY

The following are the findings of the study:

1. This study analyses the age of the women employed in commercial banks. It reveals that (49.40%) of them are coming under the age group of 25-30 years. Regarding the educational qualification, (49.39%) of the respondents are Under Graduates. It shows that the majority informants (61.4%) are reside in urban area. It exhibits that (75.90%) are employed in public sector banks. The research has brought out the mode of appointments of respondents that the majority of them (91.6%) are appointed on the basis of examination. It shows that (79.50%) are earning less than Rs.25000. Regarding the marital status, (51.8%) of the respondents are unmarried, (71.1%) of the women employees are living in the type of nuclear family and It is clear that majority (84.3%) are under clerical position.
2. The Research has reviewed the respondents who working long hours and overtime. It is clear that majority (33.7%) of them never works. The Researcher has studied the respondents who working even on holidays. It is clear that majority (80.7%) of them won't work on holidays. The Researcher has made an effort to study the respondent's feelings about the working time. It shows that the majority informants (74.7%) are

feeling indifferently. The research has brought out the respondent's thoughts about work worries after work time. (57.8%) respondents are thinking sometimes. The research has brought out the respondent's frequency of missing the family/ friends because of work pressure. (34.9%) respondents are missing sometimes. The research has brought out the respondent's frequency of depression due to work. (39.7%) respondents are depressing rarely.

3. This study reveals that 92.8 per cent of the respondents are able to balance work-life. The Researcher has studied the respondent's policy for work-life balance. It is clear that majority (47%) of the respondent's opine that the banks are not offering separate policy for work-life balance. The Researcher has studied the respondent's opinion about the usefulness of the provisions of work-life balance. It is clear that (29.16%) respondents opinion is job sharing. (42.2%) of the respondents suggest that support from colleagues at work is helping them to balance work-life. The researcher has studied hinders of balancing work-life of the respondents. It is clear that majority (38.6%) of the respondents feel that the hinder is frequently away from home. Mostly (73.5%) of the respondents are not suffering from stress related disease. The researcher has also collected the information viewing the way to manage the stress arising from work. It shows that (49.4%) are managing stress by entertainment.

4. The researcher has also collected the information viewing the importance in balancing work-life of respondents on rank wise. It shows that 1st rank for support from family members.
5. The factors affecting the work-life balance of women workers in banks are analyzed with the help of 83 respondents. The personal factor influence has been examined with the help of chi-square test to find out whether it has significant relationship with the level of work-life balance. From the analysis, the researcher found that there is no significant relationship between age, educational qualification, place of residence, mode of appointment, monthly income, family type and employment position of the respondents and their the level work-life balance of women workers. But there is a significant relationship between type of ownership and marital status and their work-life balance of women workers in commercial banks.

IX.SUGGESTIONS OF THE STUDY

For further improvement in the work-life balance of bank women employees, the bank management should follow necessary steps to balance work-life of women employees in banks. The present study suggests the following points to balance work-life.

1. Banks should provide separate policy for work-life balance.
2. Bank should have formal counseling department to understand the workers work life balance problems and to help the workers to get the solution.
3. Regular exercises, mediation and other soft skill practices can improve the emotional balance of the employees.
4. Banks should introduce job sharing among the colleagues with them.
5. Banks should avoid the factors affecting women employees like overtime, work on holidays and negative attitude of colleagues.
6. Promotion should make placement in local town of the employees. To avoid the rejection of promotion because of work-life unbalance.
7. Supervisors and colleagues have to support the women employees at work.
8. Family members have to support them at household work will help them to balance work-life.
9. Respondents require policies like flexible working time in starting or general or at ending.

X.CONCLUSION

Now a day's women are working in almost all types of professions signifying that there is no gender difference in work. Women also performing well and achieve lot in their work. This is a positive development that women are making their presence in different walks of life. On the

other hand, for every woman there is one more background to manage, which is home and personal life.

They are facing huge number of problems in managing work life and personal life. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives.

Also our research study aims to figure out the working environment of commercial banks for women employees and what is the perception of women about the initiative and effects of those initiatives taken by the banks because Work-Life Balance is not a problem to be solved. It is an ongoing issue to be managed.

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