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**Research Article** 



# A Study On The Work-Life Balance Of Women Working In Private Banks, Focusing Specifically On The Jaipur District.

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# ABSTRACT

According to this study, the main reasons why female employees struggle to maintain a work-life balance are long work hours, rigid job requirements, excessive workloads, child care responsibilities, bias and judgment at work, a lack of managerial support, a dominant management style, and infrequent family support. Because of societal pressures and economic realities, working women's roles have evolved globally. As a result, professional women now face enormous pressure to pursue careers that are as fulfilling as those of their male colleagues while continuing to be actively involved in their home lives. Working women are feeling the effects of increased job pressure, which is reducing their free time. The pronouncement of the learning focuses on frame a structured guideline for the organizations so that the above mention reasons can be gone astray and female employees can balance their specialized and personal life. The study's conclusions centre on developing formal guidelines that Banks may implement to eliminate the aforementioned justifications and enable female workers to productively manage their home and work lives.

**Keywords:** Work-life balance, organizations, and women employees

# **INTRODUCTION**

"Work-life balance" is regarded as one of the key ideas that businesses need to grasp in order to prosper in the modern world. However, the concept of work-life balance varies throughout cultures. This study, which focuses on women working in a range of industries, finds that women struggle more than men to balance work and family responsibilities. The study discovered that the primary causes of female employees' difficulties in maintaining a work-life balance are long work hours, rigid jobs, work overload, child care responsibilities, bias and discrimination at work, a lack of support from supervisors, a dominant managerial style, and a lack of family support. Both employers and employees are growing more concerned about work-life balance.

Achieving administrative and personal goals may be greatly aided by maintaining a good work-life balance. Because of their everyday contacts at work, women put a lot of effort into maintaining a work-life balance. Long workdays, a hefty workload, a lack of managerial support, and the absence of long-term policy are some of these experiences. It is often known that the idea of "work-life balance" has a significant role in improving managers' performance. Nonetheless, different civilizations have varied perspectives on work-life balance. According to this line of reasoning, in a perfect world, we might spend time doing activities that fulfill us as individuals after work. This might be partaking in a pastime or socializing with loved ones.

The following are some traits of a good work-life balance:

**Establishing limits**: This entails setting up distinct boundaries between work and personal life by deciding on set working hours and keeping job-related activities apart from leisure pursuits.

**Time management**: This is the art of effectively planning and prioritising duties so that you have adequate time for both professional and personal obligations, such as spending time with loved ones, pursuing hobbies, or setting and achieving objectives.

**Stress management**: Putting stress-reduction techniques into practice, such as mindfulness training, regular exercise, taking breaks, and disconnecting from work-related activities when necessary

**Flexibility:** is the capacity to modify your schedule to meet unanticipated demands or personal requirements without endangering your ability to fulfil obligations at work.

#### 1. A REVIEW OF THE WORKS

**Katherine T. Smith (2010)** In her empirical study, she looks at research topics pertaining to millennial job hopefuls' perceptions on work-life balance. There is some theoretical justification for why individuals want to strike a good work-life balance, according to McClelland's motivating needs theory and Maslow's hierarchy of needs theory. The study's findings show that millennials value work-life balance for reasons such as long-term job satisfaction, ethical decision-making, high-quality work, and professional performance.

**Paras Khan (2012)** attempts to explain how WLB influences these variables—women's assurance and enthusiasm to improve organisational presentation, especially at the start of the new millennium, when organisations are constantly changing and competing due to pressures from the rise of women in the workforce, the decline of patriarchy, and, most importantly, postmodernist pressure. It follows that dedication and motivation are fundamental components required for companies to function more effectively.

**R.Balaji (2014)** In his research, he examined and discovered that variables including the size of the home, the ages of the children, the work schedule, and the degree of support from the community all affect how involved work-family conflict is. It's equally important to recognise the accomplishments level attained by women in their families and careers despite all the stress they face at work. The study underlined the necessity of developing policies for organisational work-life balance management since it affects employee performance and job satisfaction.

**Rajesh K. Yadav, Nishant Dabhade (2014)** The working environment and women's perceptions of work-life balance and job satisfaction among those employed in the banking and education sectors are examined in this empirical study. Studying the implications of work-life balance on job satisfaction, as well as the steps organisations take to achieve successful work-life balance and how it relates to job satisfaction, is another important goal.

**Shobha Sundaresan (2014)** According to her research on relevant subjects, working women find it more difficult than males to strike a balance between job and family. Additionally, it is discovered that they encounter friction since work more often spills into the home than the home does into the workplace. Working women are frequently need to make compromises in order to succeed in varied situations, each of which has its own set of conventions and demands that must be met.

**Yadav**, **Neelam (2014)** have determined that workers are working inflexible and trying their hardest to attain work-life balance in order to prevent delays and failures. This is putting a lot of pressure on them, and as a result, they are compelled to accomplish their assignments regardless of the deadline. Conflicting commitments and obligations abound in organisations and society in the fiercely competitive global environment. Work-life balance has thus grown in importance in the workplace.

**Maharshi, Niharika; Chaturvedi, Richa (2015)** The goal of their creative study was to identify the critical variables that have a major impact on women workers' work-life balance in the banking industry. The study also emphasised significant work-life balance drivers and theoretical elements. A linear regression model and principal component analysis are utilised to determine the key factor influencing the work-life balance of female employees.

**Sucheta Agarwal, Usha Lenka (2015)** Their study concentrated on the issue of work-life steadiness faced by working women CEOs. Role conflict arises from the development of family duties and tasks that they may play. They need to strike a balance between their personal and professional lives in order to overcome role conflict. Women launch their own businesses in order to have greater control and freedom over their personal and professional farm duties. By their entrepreneurship, they support innovation, the creation of jobs, and the economic growth of the country.

Omar Fayaz Khan, Asif Iqbal Fazili (2016) According to their creative study, the increased discussion about striking a balance between work and personal life is caused by three factors: i) rapid technological advancements; ii) a significant increase in expectations for both employers and employees; and iii) employees' realisation that work and personal life no longer perfectly align due to mobile technologies. Compared to workfamily balance, work-life balance is far more inclusive as it takes into account all of the responsibilities that an individual plays outside of the home, such as those in the community, at leisure, and in their religion.

**Monika Garg and Shuchi Dawra (2017)** The goal of their research is to comprehend the connection between work-life balance and how it affects the efficiency of organisations. Because of employee conduct, the performance of the organisation is measured here not only in terms of earnings but also in terms of its culture. It is also said that various employees may react differently to the identical policies, and that this would rely on how each person perceives the fit between their professional and personal lives. The impression of work-life balance has also been found to be significantly influenced by perceived management and organisational support.

**V. Sathya Moorthi (2017)** In her research on "Women Employees Attitude About Work Life Balance in Service Sector," discovered that improving the balance between work and personal life has real benefits for both employers and employees. Unbalanced work and life has negative effects on organizations. high rates of absenteeism and turnover; low productivity; declining work satisfaction; rising health care expenditures; and low levels of loyalty and commitment to the organization.

Sneha Menaria & Shankar Chaudhary (2017) This research is done via an empirical study that focuses

on the current issue of work-life balance for female employees. The study's objectives are to investigate and evaluate the work-life balance of female employees and the many elements that impact it. Organisations are under pressure to attain high productivity in the competitive environment, and they need workers who have a healthy work-life balance since they will be better able to contribute to the growth and success of the company. **Manasa, K. V. L, Showry. M (2018)** The degree to which work-life balance policies and practises support work-life balance is shown by their research. The study discovered that work-life balance among female IT personnel is significantly impacted by organisational practises. Additionally, it demonstrates the significance of leadership in putting welfare programmes and work-life balance practises into action. Job sharing and role conflict are also linked to improved employee satisfaction levels.

**A.Vasumathi (2018)** Her empirical study has covered a wide range of topics related to the work-life balance of female employees, including implications, theories, determinants, facilitators, management techniques, performance, and eventual repercussions.

**Dr. G. Balamurugan, M. Sreeleka (2020)** Their research indicates that more women are taking up jobs to support their families. Concerns that female employees face include health difficulties, sexual harassment, pregnancy discrimination, uneven compensation, and other issues. Health problems probably cause working women to perform worse and sell less. This essay focuses on the difficult lives that women workers in many industries had to lead.

Magdalene Peter and S. Fabiyola Kavitha (2020) In their 2020 study, "Work Life Balance: A Study of Indian Software Women Employees," discovered that while work and family are important, striking a balance between the two is a problem that affects women in the IT sector. The work environment, policies on life leave arrangements, long working hours, opportunities for career advancement, supportive leadership structure, and other variables are major determinants of the work-life balance among different types of women employees in the IT industry.

**Tahani H. Alqahtani (2020)** According to his analysis of an empirical research, work-family conflict arises when a person encounters expectations from their job and home responsibilities that are conflicting, making it harder for them to fulfil both tasks. Conflict arises at the work-life balance as a result of this imbalance. Work-life balance is necessary for many family-friendly companies, and this involves attracting and keeping talented employees as well as lowering employee stress, increasing job satisfaction, and lowering absenteeism. additional cross-cultural study on this subject is needed, as well as additional studies in non-Western locations utilising samples that are frequently disregarded in the literature

#### 2. WORK-LIFE BALANCE AMONG FEMALE WORKERS

The phrase "work-life balance" refers to striking a equilibrium sandwiched between one's personal and professional lives. For working women, maintaining a healthy work-life balance is crucial, especially in the present environment when women face several obstacles and issues from both their families and their jobs.

#### **EQUITY BETWEEN WORK AND LIFE**

The capacity to manage one's personal and professional schedule in order to lead a happy and healthy life is referred to as work-existence balance. It focuses on how women organize and balance their personal and professional life, as well as their beliefs and attitudes towards their age.

The following elements influence WLB's experience.

- 1. Family Relationships and Work-Family Conflict Conflicts at Work
- 2. Women in diverse positions
- 3. Stress at Work
- 4. Looking after the kids.

Achieving work-life balance is not something that just happens. A number of stakeholders must work together to achieve it, including the worker, the company they work for, their family, and the community they reside in.

## WORKPLACE FAMILY CONFLICT

An incompatibility between the spheres of work and family is the definition of work-family conflict. There is a conflict between the two contexts when engagement in one makes it harder to engage in the other. The role of women in WLB. Women usually work full-time jobs, putting in at least eight hours a day, five days a week, and dealing with ever-increasing burdens every day. The majority of them so have obligations to their families and careers, but how can you reconcile the two? In today's fast-paced world, one must possess skill, tact, knowledge, and prudence. Women have to juggle demanding work demands, office responsibilities, condensed meeting schedules, and other obligations in life. Stress at work and a poor work-life balance. It is anticipated for women to hold senior positions in the workplace

#### CHILDREN'S SERVICES.

Little children of working moms are forced to be left in creche or under the care of a housekeeper. They get more anxious as a result and find it difficult to concentrate on their work. They occasionally can't provide them the proper care either. The division of labour between men and women is the primary cause of salary differences between the sexes. People's professional alternatives are restricted by occupational segregation, especially during the crucial early years of maturity. The European Commission and the ILO were adamant about workplace safety and health. The issue of segregation can and ought to be resolved.

### 3. STATEMENT OF PROBLEM

Work-life "imbalance" has drawn reluctance throughout time due to issues with employee health, declining levels of productivity and competence at the employee grade, and boredom at the workplace. Additionally, the dissimilarity has a depressing influence on the private lives of working people, some of which have evolved into societal hazards including infertility due to high stress levels, an increase in the number of divorces, nuclear household start-up. Modern experts seem to be more interested in their personal lives outside of work, which allows them more flexibility at work.

Different demands arise in working networks at different stages of their life. Humans therefore strive for consistency in both their private and running schedules. Because work-life balance appears to benefit both employees and organisations, it has become a contentious subject. Companies may now focus on developing their employees, who are increasingly seen as the company's human capital rather than just as employees to be worked for. This will significantly aid in employee retention, which might be viewed as a vital motivator.

## 4. OBJECTIVES

- a. To evaluate the effectiveness of existing management support programs for women employees and classify areas for enhancement.
- b. To assess the relationship between the company's possibilities for professional and personal growth and workers' overall job satisfaction and retention rates.
- c. To assess the degree to which female workers in private sector banks are acknowledged by their superiors.

### 5. SCOPE OF THE STUDY

The two most important components of a person's lifestyle are their goals and career. Most women are looking for work so they can support their family. This shift is now regular and dynamic due to alterations in the financial and environmental spheres. The biggest struggle for women is juggling the obligations of their work and social circle. Work-life balance (WLB) and its techniques, baby care, professional development, painting strain, objective, work-own family struggle, and the battle of relatives' paintings are all mentioned as contributing factors.

Since women also share financial responsibility for their families' well-being, the stability of women's work-life balance has become a key topic of discussion. After marriage, women are continuing to paint and finding work. Married women have greater responsibilities than men when it comes to caring for young children and households. Running women effectively navigate hazardous circumstances thanks to their commitment and tenacity. Women who play profitable sports are able to satiate their domestic requirements to a greater extent.

# 6. LIMITATIONS OF THE STUDY

- 1. The two biggest restrictions on this study are money and time.
- 2. The study is restricted to the elements of work-life balance experienced by female employees.
- 3. Only private enterprises are included in the survey, and women employees are the focus in particular.

## 7. HYPOTHESES

- 1. Age and the organization's support for female workers are significantly correlated (H1)
- 2. Work-life balance and having enough time to care for children and elders are significantly correlated (H2)

# 8. METHODOLOGY

The sampling technique was employed by the researcher to get information from the respondents. There were 100 questionnaires used to gather data from workers in various organizations, but only 98 of them were deemed useful, meaning that 99 people make up the study's sample size. Secondary data were gathered from textbooks, journals, websites, e-journals, and articles.

Table: 1

Reliability Statistics	
Cronbach's Alpha	N of Items
.832	6

In order to verify the survey questionnaire's internal consistency, the researcher employed the Cronbach's Alpha test. The value of Cronbach's alpha is 0.823.

#### 9. ANALYSIS AND RESULTS

Table: 2

KMO and Bartlett's Test							
The Kaiser-Meyer-Olkin Sampling Adequacy Measure685							
Bartlett's Test of Sphericity	Approx. Chi-Square	487.477					
	df	91					
	Sig.	<.01					

The Kaiser-Meyer-Olkin Measure is an index used to determine the appropriateness of sampling. Since the KMO value is more than 0.5 at 0.685, it can be deemed acceptable.

The researcher can determine whether the factor analysis results are worthwhile to take into consideration and carry out further study of the research project by using Bartlett's Test of Sphericity. The Bartlett Test for A high degree of correlation between the variables is demonstrated by sphericity significant at the level of <0.001 significance, which is sufficient for the component analysis.

AGE AND BANK ASSOCIATION SUPPORTS WOMEN EMPLOYEES

Table: 3

			I abit of			
			BANK suppor	BANK support the Women Employees		
			Yes	No		
\ge	Below 32	Count	22	2	24	
		% within Age	94.3%	5.8%	100.0%	
	32-42 years	Count	24	О	24	
		% within Age	100.0%	0.0%	100.0%	
	42-52 years	Count	41	2	43	
		% within Age	96.7%	4.3%	100.0%	
	Above 52 years	Count	10	1	11	
		% within Age	90.0%	10.0%	100.0%	
otal		Count	96	3	99	
		% within Age	97.0%	3.0%	100.0%	

Source: Primary Data

According to this crosstab table, the majority of employees in the 30- to 40-year-old age range check their bank's support for female employees (100% of this age group). The majority of banks are found to assist their female staff members who are between the ages of thirty and forty. The chi-square table that follows tests the nature of the link.

Age-related Chi-Square value and the company's support for female employees

Table: 4

1 ubic. 7							
	Value		Asymptotic Significance(2-sided)				
Pearson Chi-Square	2.703 <sup>a</sup>	3	.440				

possibility Ratio	2.799	3	.424
Linear-by-Linear Association	.190	1	.663
N of applicable Cases	98		

Source: Computed Data

# Interpretation

With a P value of 0.440 and a Pearson Chi-Square value of 2.703, it is not significant. in order to accept the null hypothesis.

**Annual Salary and Women Workers Receiving Appreciation from Supervisors** 

		T	able: 5		
			Women recognition fro		Total
		1	Yes	No	
AnnualIncome	Less than	Count	27	4	31
	3,00,000	% within Annual Income	90.3%	9.7%	100.0%
	300000	Count	19	3	22
	to	% within	86.4%	13.6%	100.0%
	500000	Annual Income			
	above 500000	Count	41	5	46
		% within Annual Income	89.1%	10.9%	100.0%
Total		Count	88	11	99
		% within Annual Income	88.9%	11.1%	100.0%

Source: Primary Data

The majority of employees belong to the income bracket of less than \$300,000, as shown by the crosstab table above. It was shown that supervisors are recognising less than 300,000 members of the income category. The chi-square table below tests the nature of the link.

Chi-Square value of yearly income and supervisor recognition of female workers

Table: 6						
	Value	df	Asymptotic Significance(2-sided)			
Pearson Chi-Square	.209ª	2	.901			
possibility Ratio	.203	2	.903			
Linear-by-Linear Association	.015	1	.903			
N of applicable Cases	98					

#### **Interpretation**

Pearson The above table's chi-square value is 209. Since the P value is greater than 0.05, the variance's null hypothesis is accepted at the 5% significance level. The analysis concludes that there is no correlation between female employees receiving acknowledgment from supervisors and the Chi-Square value of their yearly compensation.

Balance Between Work and Life - One-Sample T-test

Table: 7

1 able: 7							
One-Sample t-test							
	Test	value = 3					
Factors	N	Mean	Std.	Mean	t	df	Sig
			Deviation	Difference			
enough time to take care	98	2.80	1.293	202	-1.554	98	.062

of child and elder							
Get enough support from	98	2.65	1.380	354	-2.549	98	.006
family members							
Commuting facility	98	2.86	1.443	141	975	98	.166
available at place of work							
Chance for personal and	98	2.67	1.262	333	-2.629	98	.005
career growth opportunities							
Receiving proper	98	2.62	1.323	384	-2.888	98	.002
managerial guide from theorganization							

# **Interpretation**

At the 1% significance level, the P values for variables like "Have adequate family support" (2.65), "Chance for personal and career growth opportunities" (2.67), and "Receive proper supervisory guidance from the organization" (2.62) are less than 0.01. Thus, the null hypothesis is disproved. The study reveals that there is a significant difference between the WLB variables, which include having enough time to care for children and elderly relatives, obtaining adequate support from family members, having possibilities for both personal and professional growth, and having appropriate supervision from the organization.

At the 5% level, the p value of the WLB variables, such as having enough time to care for children and the elderly (2.80) and having a commuter parking space available at work (2.86), is more than 0.05. Thus, the null hypothesis is agreed upon. The study reveals that respondents did not significantly vary in terms of having enough time to care for their children and elderly parents or in terms of having a workplace that allows for commuter parking.

# 10. Findings

The majority of women would prefer flexible schedules, a supportive partner, family, and friends, as well as an office setting that encourages productivity. The majority of women would want flexible work schedules, a supportive partner, family, and friends, as well as an office setting that encourages productivity. Ladies personnel are required to physically and financially tend to their houses in order to meet the demands of their own families. paintings on achieving bank objectives and private enhancements to meet professional obligations. In order to handle the challenging circumstances that arise in the current banking environment with women's paintings-lifestyle stability, banks must use human aid methods and policies.

#### 11. Conclusion

This study aims to investigate the effects of one or both of these on the overall outcomes in terms of developing a work culture for female employees who have or do not have childcare responsibilities. Working women are advised to acknowledge that achieving a work-life balance that is appropriate is an impossibility; instead, consider painting a few of the few roles in your life that you manage alongside other roles. Each position may also require more effort or time than others at some point during the year and in your life. Are you asking for assistance from others in your paintings and environments to balance the burden.

Setting priorities for your duties might assist you in determining how much control to exercise over your various responsibilities and functions. Every woman should set goals and achieve success in both her work and her social circle in order to achieve work-life balance. To create a successful and enjoyable, well-balanced existence both professionally and in my view, a lot of the procedures and abilities employed at home and at work include making plans, organising, and setting boundaries. This study found that WLB elements include having enough time to care for children and the elderly, Having enough family support, having the opportunity to advance personally and professionally, and having appropriate supervision from the company are all crucial for the development of the organisation and the enhancement of work-life balance.

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