

Work Life Balance of Women Employees in Banks during Covid-19 Pandemic

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Abstract

“Balance is not better time management, but better boundary management. Balance means making choices and enjoying those choices”—Betsy Jacobson.

The growth of a country up to a large extent depends on its economic development and the banking sector is an essential part of it. In the Year 2020 the World Health Organization (WHO) declared the outbreak of COVID-19 as a global health emergency. Bank Employees take strenuous efforts to deliver to the multiple needs of their customers, and during Covid-19 Pandemic, in order to maintain balance between socialising, parenting, running errands and working, the coronavirus has significantly altered the way we live our lives, especially in women bank employees as they have to take strenuous efforts to deliver the multiple needs of/to their customers, in order to strive in the current scenario. Thus we choose the Women working in banking sector as our area of study, for objective of research paper on the work life balance.

In this Research Paper we collect the Primary Data through online questionnaire and telephonic Interviews. The Study will be beneficial to take initiative to establish efficient and effective working environment with satisfaction of Employees in Banking Sector.

Keywords: Pandemic, Strenuous, Work life Balance.

INTRODUCTION

Work life balance is the state of equilibrium where a person prioritizes the demands of one's career and the demands of one's personal life. Work life balance is the one of the most important aspect of a healthy work environment. Maintaining Work life balance helps to reduce stress and to prevent burn outs in the workplace and in order to improve work life balance, consider what times of a day you work best, and factor in your personal needs. The beginning of the year 2020 was marked by a major global public health crisis. The Banking industry is one of the most difficult sector in which to achieve work life balance because of its long hours and intensely competitive nature and during Covid-19 pandemic it has become more challenging and demanding, and it has been heightened by the pandemic. Working women are encouraged to recognize that the balance between work life is an unattainable myth. A woman playing the multiple life roles collaterally manages her work life also. Each role of hers requires more efforts and time and prioritizing her roles can help to decide how best she can manage her time across various roles and responsibilities. Banking industry has been influenced during Covid-19 pandemic which leads to customer transaction preferences. In this critical phase bank needs commitment, cooperation and support from their employees. The Practical implication of this research is to analyze the work life balance of bank employees during this pandemic period and study the challenges faced by them. In order to encourage the improvement of implementing such practices this paper address how these practices can be achieved.

LITERATURE REVIEW

From the very beginning it is very important to understand that work life balance does not mean to devote an equal amount of time to work, it means a satisfactory level of involvement or fit between the multiple roles in a person's life. Research has indicated that those employees who have some form of control over their working environment tend to suffer less stress-related ill-health, with clear implications for the concept of work-life balance. Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvement in well-being and provide organizational benefits.

1. Shobha Sundaresan (2014) published a paper on "work life balance-implications for working women" in OIDA international journal of sustainable development. This study revealed that burden of excessive work, the need to full fill others expectations and not having time for them are the prime factors affecting work life balance of working women.

2. Viljoen and Rothmann (2009) have investigated the relationship between occupational stress, ill health and organizational commitment. They found that the organizational stressors contribute significantly to ill health and low organizational commitment.

3. Poonam Sharma and Dr. Purshotam Dayal conducted a study on work life balance of women in banking sector. Through this study the researchers could explore the challenges associated with managing professional and personal life of women employees of banking sector.

4. Geetika Talukdar(2016): Studied "Evolution and emerging trends in work life balance A metal analysis" This study was measured the relationship between the work life balance variable and work attitude among employees. The association between work life balance practices and work attitude demonstrate that increase in the use of flexi-time practices and a decrease in level of work stress can enhance the overall work life balance of employees.

5. Dr. M S Narayanan, J Neelima (2017) studied "Work Life Balance on Women Employees in banking sector: An empirical perspective". The study found that employees are satisfied with working environment but they are not interested to separate from family. The respondents are satisfied with work life policies and facilities provided by the banking sector.

6 "Stress levels in Organizations and their Impact on Employees' Behaviour", have conducted a study that focused on the levels of stress among the age group, profession, different varieties of jobs, hours of work and the influence of work environment on the degree of stress faced by employees. Some of the steps and procedures adopted to obtain work life balance by various Banks during Covid 19 are: 50% staff to maintain a healthy relationship in the organization facilities for the people who are at the age of 50 above and pregnant women work from home to monitor day to day activities, reduction of loans and extension of repaying period due to continues lockdown, guiding to all class of customers about E-banking, conducting e-trainings for employees, changes in working hours of employees, social distancing and sanitization to improve the quality of work life during pandemic., alternative working days to avoid direct contact with the customers.

7. Dr.K A Goyal ,Arpita Agrawal Babel (2015) "studied and published a paper titled Issues and challenges of work life balance in Banking Industry of India" in the Pacific Business Review international Journal. The major objective of this paper is to identify specific challenges in WLB in banking industry and to suggest measures to improve WLB. According to the study, the researcher found that the policies and programmes are important aspects in an organization for improving productivity, reducing absenteeism, achieving improved customer service, better health and flexible working of employees. The satisfied and motivated work forces are the assets in banking sector.

8 Dr.B.Swarnalatha (2016) published a paper "A study on work life balance satisfaction of women employees working in banking sector" in the Asia pacific research Journal. The objective of the study was to measure the level of satisfaction of women employees working in banks about their working and family environment. The study found that majority of the women employees feel comfortable in their work place irrespective of their personal and work place issues.

9. Dr. M S Narayanan, J Neelima (2017) studied "Work Life Balance on women employees in banking sector: An empirical perspective". The study found that employees are satisfied with working environment but they are not interested to separate from family. The respondents are satisfied with work life policies and facilities provided by the banking sector.

STATEMENT OF THE PROBLEM

To maintain the quality of work one must be both physically and mentally healthy. Covid-19 has exposed greater challenges for working women in juggling their work-family obligations and their work roles create substantial pressure making it very challenging to manage both obligations. Protecting work life balance during Covid-19 pandemic is challenging to each and every organization due to sudden onset of all economic activities, government policies, strategies, and continuous lockdown, are all the factors which made every organization to realize that protection of its employees is more important and emphasis on “safety first” mantra.

Scope of the Study: Covid-19 has significantly influenced the socio economic context of women. Covid-19 forced many people to stay at home and reorganize their lives since the home turned into a workplace, school, play-ground, family sanctuary and entertainment Centre. This implies increased role requirement for women, In spite of various challenges, Covid-19 has motivated women to seek a greater work –family balance. Process and prosperity of an organization depicts its well established HR policies and guidelines. It goes within saying that during the tough time of Covid-19, one can boldly put his stake without any further interrogation and interpretation that protection of its employees in any organization is the noble duty of an employer. This study clearly emphasizes the importance of safety and security of its employees by focusing on maintenance of work life balance especially during Covid-19 in a real sense.

OBJECTIVES

- a. Study and Analyze work life balance of women employees in banks and competition faced by them.
- b. Study the challenges faced by the women employees in banking sector for the Work-Life balance.
- c. Suggest measures to a balance between their personal and work lives.

RESEARCH METHODOLOGY

The study attempts to explain the various affecting work life balance of employees during pandemic and also to find out various challenges faced by the women employees of Work –life Balance. Random Sampling was used to collect the data from the employees working in the bank during Covid-19 pandemic. The sample size was 30. Structured questionnaire was designed to collect the primary data from the bank employees through Google Form. Secondary Data was collected from, internet journals and text books.

ANALYSIS AND INTERPRETATION

Table 1: Total working hours of employees during Covid -19 Pandemic

Duration of work(per week)	Percentage of Respondents
Less than 24 hrs.	4.2 %
24 hrs.	0%
36 hrs.	8.3%
48 hrs.	25%
More than 48 hrs.	62 %

Working hours: This study sought to find out from respondents if their working hour as constructs of work life balance. Summated scale of working hour was prepared. There was 62 percent of bank employees were working hours more than 48 hours per week. It seemed, there was no work life balance due to long working hours.

Table 2: Were Covid Protocols properly followed during Pandemic

Dimensions of Covid Protocols	Percentage of Respondents
Always	75%
Often	20.8%
Sometimes	4.2%
Rarely	0%
Never	0%

Covid Protocols: This study sought to find out from respondents if proper Covid protocols were followed during the pandemic. 75% percent respondents were of opinion that they were followed always. It was found that respondents were feeling safe during pandemic while going to office and were able to balance their work life.

Table 3: Thought of Leaving Job During Covid-19 Pandemic

Opinion	Percentage of Respondents
Always	12.5%
Sometimes	12.5%
Rarely	25%
Never	50%

Leaving Job: This study reveals only 12.5 percent respondents always wanted to quit their job because of high stress levels. 50 % respondents were never of opinion of leaving their job, it indicates that they were satisfied and were able to manage their professional and personal commitments.

Table 4: Support from Family During COVID

Opinion	Percentage of Respondents
Always	87.5%
Sometimes	8.3%
Rarely	4.2%
Never	0%

Support from Family: Findings of the present study insights into respondents family support system during the COVID -19 pandemic. 87.5% respondents were always being supported by their family members. Studies have identified various variables that influence the level of family work conflict and work family conflict and consequences of these variables have no psychological distress and well-being of working women.

Table 5: Health issues during COVID

Opinion	Percentage of Respondents
Yes	62.5%
No	37.5%

Health issues: The Covid -19 pandemic has affected women more than men, both as frontline workers and at home. 62.5% respondents faced health issues during Covid-19 pandemic. We have successfully analyzed the situation of working women during the Covid-19 pandemic is still scarce. We hope that this pandemic will help to recognize the major role of women at home and at the work place

Table 6: Organization was helpful during COVID

Opinion	Percentage of Respondents
Always	54.2%
Often	20.8%
Sometimes	25%
Rarely	0%
Never	0%

Organizational Support: Organizations that prioritize diversity, equity and inclusion in their policies and culture and provide tangible support for the women in their work force will be more resilient against future disruptions. Table 6 shows organizational support to their female employees, 54.2% respondents were getting always organizational support during the pandemic and data shows that they are more likely to feel higher levels of well-being when they feel higher levels of organizational support.

Table 7: Personal life suffers because of work during Pandemic

Opinion	Percentage of Respondents
Always	12.5%
Often	8.3%
Sometimes	54.2%
Rarely	8.3%
Never	16.7%

Personal and Professional Life Balance: The lack of balance between personal and professional life can cause a burnout a syndrome that includes emotional exhaustion and can be associated with impaired job performance and poor health. Table 7 shows 54.2% respondents sometimes feel that their personal life suffers because of work stress. To prevent this stage of complete exhaustion it is essential to reflect on and clarify personal values and choices.

Table 8: It was stressful to work during Pandemic

Opinion	Percentage of Respondents
Always	12.5%
Often	25%
Sometimes	41.7%
Rarely	16.7%
Never	4.2%

Stressful to work: Stress happens when there is an imbalance between the demands of a situation and a person's resource for managing. Table 8 reveals that 41.7 % respondent's face stress during Covid -19 pandemic period. The current study examines the relationship of work stress due to Covid -19 .Study reveals that Covid -19 has significant implications for the mental health and psychological functions of an individual.

Table 9: Assistance provided by the bank during Covid-19 was Sufficient

Opinion	Percentage of Respondents
Strictly agree	13%
Agree	52%
Partially agree	30.4%
Strictly Disagree	4.3%
Disagree	0%
Partially Disagree	0%

Sufficient Assistance: Organizations can constitute a dedicated task force internally to help their employees during pandemic. It ensures prioritization of services so that employees don't have to scout for information and they could quickly connect and get verified leads on a helpline. Table 9 shows 52% respondents agree that the assistance provided by the bank during pandemic was sufficient and helpful. It takes away a huge burden of the Employees shoulders and eliminates hours spent searching for verified leads and induced panic and stress.

CONCLUSION

The study findings regarding the positive relationship between organizational support and work life balance reveals the importance of organizational policies and its value for management of both work and life domains especially for the women employees banking industry of. Family-to-work conflict occurs when experiences in the family interfere with work life primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members.

While working, women have to acknowledge that each sphere cannot function independently or be treated as distinct entities. To this end, this study also postulates that employed women should observe WLB as a distinct issue to be addressed by employing a unique set of strategies and techniques such as prioritizing roles, managing time and stress, getting husband and family support in keeping them happy, and sustainable management of work and personal life.

Hence, by combining the professional and family domains, employed women may have better performance during COVID-19 due to the power of integrating both domains.

SUGGESTIONS: An integral part of every ones lives is their profession. The careers are guided by opportunities and guidelines and responsibilities. There is a need to ensure that these two domains do not work at cross purpose.

A satisfied and motivated workforce will act more responsibly not only towards its professional requirements but also towards nature in general.

Organization, especially Banking Industry involves hectic and stressful jobs therefore Organizations can focus on bringing the Flexible working hours Concept like Flexible Starting time especially for women employee.

A supportive environment for employees to bring a congenial relationship can be built by encouraging more tele work or work from home strategies for females by strengthening less hour work culture.

Achieving work life balance in the fast phase of Banking system and striking a balance between professional and personnel life is a natural challenge for an individual. Organizations through the implementation or by investing on work life B Balance initiatives need to give a radical support for its female employees for the benefit of Individual, Organization and Society at large.

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