



A STUDY ON PERSONAL AND WORKING ENVIRONMENT OF WOMEN EMPLOYEES IN THE PUBLIC AND THE PRIVATE SECTOR BANKS IN TUTICORIN DISTRICT

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ABSTRACT

This study focuses on women banking employees and also it concentrates on how they balance their work life effectively. There are two dimensions related to work life balance viz Personal Environment and Working Environment. For this analysis, ten selected predictors of work life balancing include Dependent care, House keeping, Kitchen related activities, External works, Personal satisfaction, Work life balance practices, Workplace support, Workload, Financial assistance and work satisfaction. There are 405 respondents taken for this study in Tuticorin District. Census Method, is used for collecting primary data and secondary data collected from book, magazines and websites. There are various statistical tools are used like percentage, mean, standard deviation and T – test.

Keywords: *Persona Environment, Working Environment, Work life Balance, Women Employees, ,*

I INTRODUCTION

Work life and personal life are the two sides of the same coin. Traditionally creating and managing a balance between the work-life was considered to be a woman's issue (Kumar & Mohd., 2014)¹. But increasing work pressures, globalization and technological development have made it an issue with both the sexes. All professionals are working across in all levels and in all industries throughout the world. The technological improvements like e-mail, text messaging and cell phones which are thought of as tools to connect them to their work being away from their workplace, have actually integrated their personal and professional lives (Sivakumar & Sarkar, 2013)². Now professionals find themselves working even when they are on vacations. Work life and personal life are inter-connected and interdependent. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or



aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work. In general every women has two types of activities. They are work activity and life activity. Work activity consists of performing work itself and career growth. On the other hand, life activity consists of self care, family care, participating in Religious and community activities (Gowsiya & Das, 2015)³. Self care includes doing exercise, yoga and Meditations, engaging in hobbies.

Family care comprises of spouse care, children care, elder/dependent care, maintaining good relationship with friends and relatives and also among the members of the family. However, a few women engage themselves in self-employment to manage their work and family needs (OECD, 2012)⁴. This happens for married woman following their child/children birth. In the present scenario, the organisations have started caring about the well-being of the employees which insists in the implementation of work life balance policies. Today scenario is changing. Now female workers carry not only the load of domestic work but also carry a significant part of the load of economic activity (Kumaraswamy & Ashwini, 2015)⁵. Their contribution to economic activity is in fact on the higher side than what is revealed by the different Indian Censuses. Liberalization of the Indian economy has created considerable employment opportunities for those, including women, who possess marketable skills and talent. Today women is an important part of the Indian Workforce.

II OBJECTIVES OF THE STUDY

- To study the profile of the women employees of the public and the private sector banks in Tuticorin district
- To analyse the personal environment of women employees in the public and private sector banks
- To analyse the working environment of women employees in the public and the private sector banks

III HYPOTHESES

- Ho1: both public and private sectors women employees perception towards their personal environment is same
- Ho2: both public and private sectors women employees perception towards their working environment is same

IV REVIEW OF LITERATURE

Poonam Sharma and Dr. Purshottam Dayal (2015)⁶ in their study entitled “Work life balance: Women employees working in banking sector of India” 300 samples have been taken from private, public and co-operative banks of Kota city. The Stratified random sampling Technique has been used in order to collect the primary data. Work and personal life conflict occur when the burden, obligations and responsibilities of work and family roles become incompatible, it is very difficult to balance home life and work life. In other words women employees of public sector banks are performing well on job knowledge, interpersonal relationship and women employees of Cooperative Sector loyalty and commitment, while women employees of private sector banks are having an edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth. They are give some suggestions to the executives to manage the work life balance:best solutions are



time management, Planning the activities and prioritizing the tasks, flexible working hours, Taking some time out for hobbies and leisure activities:

Vijaya Mani (2013)⁷, has revealed the major factors influencing the Work Life Balance of Women Professionals in India such as role conflict, lack of recognition, organizational politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of proper social support.

Dr. K.A. Goyal and Arpita Agarwal Bebel (2015)⁸, in their study entitled "Issues and challenges of work life balance in banking Industry of India" analyzed the pressure of the work load and personal life can lead to stress. According to the study, it has been found that such situations affect an individual's health both physiologically and psychologically. The work life balance policies and programs are an investment in an organization for improving productivity, reducing absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated work force especially in banking industry. Creating a balance between professional and personal life is a challenge for an individual. Employees are the pillars of the organization. So the organization should give its attention towards the welfare and needs of the employees.

Dr. Upasna Joshi Sethi (2014)⁹, in his article entitled, "Influence of Work Life Balance on Organisational Commitment: A Comparative Study of Women Employees Working in Public and Private Sector Banks". The current study is aimed at finding the relationship between the work life balance and organizational commitment among women employees working in Public sector and private sector banks. Organizational commitment has been measured by using a standardized organizational commitment scale by Mowday, Steers and Porter (1979). The results showed that there is positive relation between work life balance and organizational commitment. In the study, relationship of work life balance is studied with factors of family support, organizational support and organizational commitment

Jane Nyambura Mukururi and Dr. James Mark Ngari (2014)¹⁰ in their article entitled, "Influence of Work Life Balance Policies on Employee Job Satisfaction In Kenya's Banking Sector; A Case of Commercial Banks in Nairobi Central Business District". The aim of this research was to analyze the relationship between work life balance policies and employee job satisfaction. Work life balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life.

Stuti Priyadarshni Nijhawan, Prabhat Kumar Pandey (2017)¹¹ in their study entitled "women in workplace-managing work and home: an exploratory study of women employees working in new private sector banks in Delhi". Indian working women are well known for the judicious blend of work life and home life. The feminine character enables them to cope with the challenges in work place. The problems faced are several, but most often the "break in their careers" arises out of motherhood and family responsibilities." Even when women are working in New Private Sector Banks the reasons such as long working hours, performance based appraisals; role ambiguity and work overload have strong effect on organisational performance. The data was analysed using SPSS 16 version; the test applied was Correlation Pearson's Product to analyse the relation between work-life balance and work satisfaction and personal life satisfaction correlation between work life support and it



shows that all the components are highly correlated with the work-life balance. So if proper work-life balance is provided then work life satisfaction could be achieved.

V ANALYSIS AND INTERPRETATION OF DATA

Table 1
PERSONAL DETAILS OF THE RESPONDENTS

Age wise Frequency		
Age	Frequency	Percent
Less than 30 years	120	29.6
30-50 years	181	44.7
More than 50 years	104	25.7
Total	405	100.00
Marital status		
Marital status	Frequency	Percent
Married	267	65.9
Unmarried	108	26.7
Widow/separated	30	7.4
Total	405	100.00
Family Size		
Family Size	Frequency	Percent
1-3 members	86	21.2
3-6 members	172	42.5
More than 6 members	147	36.3
Total	405	100.00
Number of Dependent		
Number of Dependent	Frequency	Percent
0	120	29.6
1	176	43.5
2	57	14.1
3	52	12.8
Total	405	100.00

The table 1 explains the personal details of the respondents. Most of the respondents are between 30-50 years old (44.7), Most of the respondents are married (65.9%), Most of the respondents have 3 to 6 family members (42.5%), Most of the respondents have 1 dependent (43.5%).



Table 2

BANK DETAILS OF THE RESPONDENTS

Bank sectors		
Sector	Frequency	Percent
Public Sector	291	71.9
Private Sector	114	28.1
Total	405	100.00
Experience		
Experience	Frequency	Percent
Less than 5 years	120	29.6
5-10 Years	162	40.0
Above 10 Years	123	30.4
Total	405	100.00
Locality of Bank		
Location	Frequency	Percent
Rural	158	39.0
Urban	143	35.3
Semi Urban	104	25.7
Total	405	100.00
Distance between Bank and Home		
Distance between bank and Home	Frequency	Percent
Less than 10 kms	105	25.9
10-20 Kms	190	46.9
More than 20 kms	110	27.2
Total	405	100.00

Table 2 shows the bank details of the respondents. Most of the respondents are working in the public sector banks (71.9), Most of the respondents have 5-10 years of Experience (40%), Most of the respondents are working in the bank which is situated in rural Area(39.0), Most of the respondents live between 10-20 Kms (46.9%).

PERCEPTION ON PERSONAL ENVIRONMENT

Perception on Personal environment respondents is observed in the below table with the help of certain variables concentrating on the personal environment of respondents. Here personal environment of respondents



working in public and private sectors is taken into account. The selected personal environment related variables are, Dependent care, House Keeping, Kitchen related activities, External works and Personal Life satisfaction.

H₀ – Both public and private sectors’ women employees’ perception towards their personal environment is same.

Table 3
Perception on Personal Environment

Personal environment		Mean	Std. Deviation	t value	P value
Dependent Care	Public Sector	2.56	.957	-3.864	.000
	Private Sector	2.92	.795		
House Keeping	Public Sector	3.09	.885	-7.592	.000
	Private Sector	3.74	.754		
Kitchen Related activities	Public Sector	2.90	.744	-.557	.578
	Private Sector	2.94	.649		
External Works	Public Sector	3.01	.749	2.551	.011
	Private Sector	2.82	.714		
Personal Life Satisfaction	Public Sector	2.93	1.357	-.338	.735
	Private Sector	2.97	1.339		

Table 3 shows results that there is no remarkable changes in kitchen related activities and personal life satisfaction. In case of the remaining factor, that is Dependent care, House Keeping and External works, there is a remarkable change in the perception level of women employees. They grabbed the p value which is lesser than 0.05 and reflects the existing significant changes.

Dependent care: There is a noticeable change in the perception level of women employees working in private and public sector while considering the dependent care (t value=-3.864). The achieved p value of .000 < 0.05, which is significant at 5% delivers the fact that there is significant changes in the perception level of these employees in dependent care. Women employees of private sector are having high responsibility in caring their dependents than the employees of public sector. Highest mean score of 2.92 gained by the private sector employees show their responsibility level which is greater than public sector employees (mean score= 2.56).

House Keeping: In case of housekeeping works (t value= -7.592) there is a remarkable changes between the private sector women employees and public sector women employees. Grabbed p value of .000 which is lesser than 0.05 depicts the significant changes existing in the women employees’ perception level of housekeeping responsibilities. Employees of private sector reveals their excess housekeeping duties via their highest mean score of 3.74 which is greater than the responsibility level of public sector employees who grabbed the least mean score of 3.09.



External Works: Taking external works (t value=2.551) into account, it is visible through the table that, there is remarkable changes in the women employees' perception of external works. The p value of .011 < 0.05 portrays the fact that it is significant by 5% and there is significant changes in the perception level of respondents. Here women employees of public sector got the highest mean score of 3.01 which depicts their high external work perception which is greater than the external work responsibilities of private sector women employees, who got the least mean score of 2.82.

PERCEPTION ON WORKING ENVIRONMENT

All of the below furnished tables picture the perception of women employees towards their working environment. Here working environment of respondents working in public and private sectors is taken into account. Here the work environment is divided into five vital factors namely work life Balance practices, Workplace support, Workload, Financial Assistance and Work Satisfaction.

H₀ – both public and private sectors' women employees' perception towards their working environment is same.

Table 4
Perception on Working Environment

Working Environment		Mean	Std. Deviation	T	P value
work life Balance practices	Public Sector	2.67	.728	-12.845	.000
	Private Sector	3.52	.501		
Workplace support	Public Sector	2.97	.800	-1.160	.247
	Private Sector	3.06	.742		
Workload	Public Sector	3.12	.687	-10.620	.000
	Private Sector	3.92	.795		
Financial Assistance	Public Sector	2.70	.872	-14.150	.000
	Private Sector	3.92	.795		
Work Satisfaction	Public Sector	3.47	1.122	1.227	.221
	Private Sector	3.33	1.037		

Table 4 shows the results is no remarkable changes in work place support and work satisfaction. In case of the remaining factors of Work life Balance practices, Work Load and Financial Assistance, there is a remarkable changes in the perception level of women employees. They grabbed the p value which is lesser than 0.05 and reflects the existing significant changes.



Work life Balance practices: There is a noticeable change in the perception level of women employees working in private and public sector while considering the work life Balance practices (t value=-12.845). The achieved p value of $.000 < 0.05$, which is significant at 5% delivers the fact that there is significant changes in the perception level of these employees in work life Balance practices. Women employees of private sector are having high responsibility in excelling work life balance practices than the employees of public sector. Highest mean score of 3.52 gained by the private sector employees show their responsibility level which is greater than public sector employees (mean score= 2.67).

Work Load: In case of Workload (t value= -10.620) there is remarkable changes between the private sector women employees and public sector women employees. Grabbed p value of .000 which is lesser than 0.05 depicts the significant changes existing in the women employees' perception level of Workload. Employees of private sector reveals their excess Workload via their highest mean score of 3.92 which is greater than the work load level of public sector employees who grabbed the least mean score of 3.12.

Financial Assistance: Taking Financial Assistance (t value=-14.150) into account, it is visible through the table that, there is remarkable changes in the women employees' perception of Financial Assistance. The p value of $.011 < 0.05$ portrays the fact that it is significant by 5% and there is significant changes in the perception level of respondents. Here women employees of private sector got the highest mean score of 3.92 which depicts their high Financial Assistance perception which is greater than the Financial Assistance perception of public sector women employees, who got the least mean score of 2.70.

VISUGGESTIONS

- ❖ Dependent care is a big issue of work life balance. The family members or the spouse can share the responsibility so that the women can perform their tasks efficiently
- ❖ House keeping and external work related to house can also be shared by the spouse or a maid can be appointed in home for sharing house hold works and external work
- ❖ Work load is the major factor for that it can affect the work life balance of the employees, banks can ensure that the manpower is evenly matched with the workload
- ❖ Proper WLB policies can be designed and implemented with consultation from the employees
- ❖ Monetary wellbeing affects the work life balance. The banks can make sure that there is enough provisions for the employees for periodical increments of salary and other Monetary benefits based on their experience

VII CONCLUSION

The study has put forth some interesting findings related to work life balancing. The two dimensions related to work life balance viz personal Environment and Work Environment related were analysed from the responses of bank employees. It came out that Personal Environment related aspects like kitchen related and activities and personal life satisfaction has been no changes. However, the women employees of private sectors are having



high responsibilities such as dependent care and housekeeping. Whereas public sectors are high responsibilities in external works. Working Environment perceptions related aspects work place support and work satisfaction has been no changes. However, the women employees of private sectors are having high responsibilities such as work life balance practices, Financial Assistance and work load. Whereas public sector women employees shows high work satisfaction. Finally, this study clearly analysed that their work life balance differs from the public and private sector to women employees.

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