



WORK LIFE BALANCING IN BANKING SECTOR: PERCEIVED GENDER DISCRIMINATION

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Abstract

In India, it is assumed that activities related to earning of living are solely the entitlement of males while domestic work, child bearing and child rearing are the lone employments of women. Traditionally, women in India have not enjoyed a good standing in workplace settings whether in administrative or operational roles. Women have been loaded with work of all sorts all through their lives. Among fast growing developing countries, India is characterized for the role of the service sector. Going by the same theme, this study has been undertaken focusing on women employees of service sector. The idea was simply to examine if gender based perceived discrimination takes place when it comes to work life balancing. A sample of 410 employees working in banking sector was selected including 197 male and 213 female respondents. Their responses on various aspects of work life balancing were collected and tested for discrimination with the help of chi square test. Results have indicated a clear discrimination with some of the aspects of work life balancing like Job Autonomy, Job Demands, Job Time, Job Security, Job Stress, Personal Financial Strain, and Organization Commitment.

Key Terms: Work Life Balancing, Gender Discrimination, Job Demands.

Introduction

The balance between private and professional life is one of the essential ingredients of well-being and job satisfaction. Nevertheless, this balance is sometimes difficult to find. An important aspect of the balance between work and private life is the time spent at work. Data shows that heavy schedules can affect the health, jeopardize the safety and increase stress. At nearly 13%, the average number of employees working 50 hours or more per week is not very high in all of the OECD. Turkey is by far the country where the percentage of employees working very long hours, with 39%, the highest; It is followed by Mexico, with nearly 28%, and Israel, with one sixth of employees. Overall, there are more men working very long hours than women, and the percentage of employees working very long hours in the OECD countries reached 17% among men, against 8% in women¹. In addition, more a person works, the less it spends time in other activities, whether leisure or time for oneself. The amount and quality of leisure time are important factors of general well-being of an individual and can provide additional benefits in terms of physical and mental health. Devoting fewer hours in paid work does not necessarily mean for women they have more leisure, because men and women devote approximately the same time in twenty OECD countries studied².

Among the difficulties encountered by employees, balancing work and personal life regularly comes first. The social surveys and barometers carried out by the employers are unanimous on this point and, obviously, the days of RTT (Reduction in Total Work Time) are not always enough to find a good balance. While working time has been on an upward trend for more than a century, the Indian worker's sleeping time is also shrinking, as is the number of children in couples, how is it that the equilibrium between work and personal life is particularly problematic today? First of all, the official working time does not always correspond to the actual working time. Even when the latter is precisely measured, an employee cannot badge if he carries work at home at night or on weekends. In addition, some say they do not have time to take all their days off and RTT.

Then, work has intensified since the 1990s due to productivity imperatives, pressure from customers who are increasingly impatient, the need to be hyper-reactive to market changes and, finally, new technologies. Thus, time seems to be accelerating. There is less and less "time out" since employees can now, for the most part, work everywhere and all the time. Finally, the share of the labor force working at non-standard working hours is steadily increasing.

Particularly in case of women employees, we should not forget the effect of family changes. To this must be added the social pressure which demands, for example, that a woman be both an excellent mother with her children, an excellent wife with her spouse, an excellent daughter with her parents, an excellent employee, an excellent friend etc. The growth of divorces, single-parent families and blended families generally makes it even more difficult to balance work and personal life. Moreover, this conciliation is complex, because our ambition is extremely high: we want everything right away.

Problem Definition: This study has been organized and designed with the specific objective of how male and female employees in banking sector perceive various aspects of work life balancing. An effort has been made to examine if male and female employees differ on their perceptions related to aspects of work life balancing.

¹ Compiled from OECD surveys on Global Level. Available at <http://www.oecdbetterlifeindex.org>

² Countrywide reports of OECD are available at <http://www.oecdbetterlifeindex.org/countries>



Review of Literature

Work–life balance is well-defined as workers' perception that numerous domains of personal time, household care, and work are sustained and cohesive with a minimum of role conflict (Clark, 2000; Ungerson&Yeandle, 2005). Work–family balance reveals an individual's positioning across diverse life roles, an inter-role phenomenon (Marks and MacDermid, 1996). Work-life balance is a crucial issue in all types of occupation as dual-career families have become common and extraordinary work demands with long operational hours have become the custom. The prominence of assisting employees achieves a balance between the burdens of their work and their home lives have been highlighted. Demographic changes as seen in the amassed number of women in the workstation and dual career families have caused an increasingly diverse workforce and a larger need of employees to balance their work and non-work lives (Bharat, 2003; Komarraju, 1997; Rajadhyaksha&Bhatnagar, 2000; Ramu, 1989; Sekharan, 1992).

The knowledge economy has shaped greater access for women together with factors such as changes in marital patterns and smaller families. This has headed to an upsurge in the number of working women and, hence, working mothers (Grossman, 1981). The gift of this knowledge era for women is job-related opportunity and flexibility. But this gift has turned into a great challenge for the working women of today as they are not only uncovered to the same working environment as men but in turn are also exposed to the pressures created by the multiple role demands and conflicting expectations. "By fulfilling their financial needs, employment has no doubt made women self-regulating with arecognizable social status but it has also made them to disguise into two main domains of lifework and family. They have paced into work place but the role tasks of women still remain the same, i.e., women may be a top executive, still the "fostering" or "care giving" roles are considered much a part of feminine roles." (Sunita Malhotra & Sapna Sachdeva, 2005). Several women today are wearing multiple hats in their efforts to balance both profession and home/family responsibilities.

Apprehension about family can restrict with work to a great extent and worries about work problems can also be revealed in the family front. The study by Francene Sussner Rodgers (1992) with the sample consisting of workers of 20 Fortune 500 companies; 28 percent of the men and 53 percent of the women reported that work-family stress affected their ability to quintessence at work hence illuminating that more than half the women and almost a third of the men reported that work/family stress affected their ability to concentrate on the job. Life at work seems so difficult for working women. Pleck's (1977) research suggests that family-to-work spill-over is stronger for women and the work-to-family spill-over is stronger for men. Research suggests that female respondents in all parts of the world are pressured for time, rarely have time to relax and feel stressed and overworked most of the time, but women in emerging countries feel the strain even more so than women in developed countries.

Women in India (87%) are most stressed/pressured for time (Nielsen Survey, June 2011). Several studies have explained the effect of work-life conflict on the health of working women. ASSOCHAM's study based on the survey of 103 corporate female employees from 72 various companies/organizations across 11 broad sectors of the economy focused on the issues of corporate female employees. One of their significant finding is that high psychological job demands like long working hours, working under deadlines, without clear direction leads 75 percent of the working females suffer depression or general anxiety disorder than those women with lowest level of psychological job demands (Nusrat Ahmad, March 2009).

Striking a perfect balance between personal life and professional life is becoming near to impossible. There is real balance only when the individual feels that she has done justice to all her roles and is satisfied about it. Work-life balance problems can be really serious and needs to be addressed in due time. In the renowned book, 'Work and Family: Allies or Enemies', Friedman and Greenhaus (2000) argue that conflict between work and family has real consequences. It significantly affects the quality of family life and career attainment of both men and women. The consequences for women may include serious constraints on career choices, limited opportunity for career advancement and success in their work-role, and the need to choose between two apparent opposites—an active and satisfying career, or marriage, children, and a happy family life.

Work and family balance, in a way, deals with the role balance of an individual both at home and work. Work-Life Balance Programs (WLBP) developed by employee friendly organizations can be a good solution to solve the problems of work-life balance. WLBP have been found to increase employee control over time and place of work (Thomas & Ganster, 1995) and reduced workfamily conflict (Kossek&Ozeki, 1998) and stress (Thompson & Prottas, 2006). Kirchmeyer (2000) views living a balanced life as "achieving satisfying experiences in all life domains, and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains". The purpose of striving very hard both at home and work at the cost of her individual health and well-being for every married working woman is to have a good quality of life. But this quality of life that she craves for is often influenced by worklife balance.



Any imbalance in the work and family of an individual can hamper the quality of life thoroughly for the individual. Kofodimos (1993) suggests that imbalance—in particular work imbalance—arouses high levels of stress, detracts from quality of life, and ultimately reduces individuals’ effectiveness at work. Jeffrey H. Greenhaus, Karen M. Collins & Jason D. Shaw (2003) suggested that an equally high investment of time and involvement in work and family would reduce work–family conflict and stress thereby enhancing an individual’s quality of life. And so it goes without saying that married working women of this era can have a healthy quality of life only when work-life balance is maintained making the topic of work life balance for working women, the need of the hour.

Main Objective

Main objective with which this study has been undertaken is to find the difference with regards to perceived work life balance of male and female employees. Hence, the study has been focused on assessing work life balancing among employees working in various banks with their current employment and finally the significance of difference in perceptions.

Hypotheses

- Null hypothesis for the present study has been set to be assuming no difference of perceived work life balancing of men and women employees.
- Alternative hypothesis will assume a significant difference in perceived work life balancing of men and women employees.

Research Design

The scope of this study has been kept limited to service sector only as the manufacturing sector has altogether different characteristics from service sector. Banking sector has been selected as the representative for service sector. A total of 410 employees from selected banks were taken as sample following judgmental sampling assuring about equal participation from private and public sector banks. The sample included 197 male and 213 female employees.

All the respondents were distributed scaled questionnaire having various questions related to different aspects of work life balancing. Their responses have been collectively analyzed. Chi square test has been employed to find any significant association between gender of employees and their perceived levels of work life balance. For this analysis, eighteen selected predictors of work life balancing include Job Demands, Job Autonomy, Job Involvement, Job Time, Job Security, Job Stress, Household Demands, Family support, Family to work spillover, Attitude towards Gender role, Personal Financial Strain, Life Satisfaction, Work to Family Role Spillover, Support from Colleagues, Support from Superior, Organizational work life support, Opportunity for advancement and Organization Communication.

Analysis and Discussion

At first stage, a pilot sample of 50 banking sector employees was distributed scaled questionnaires covering all the eighteen dimensions of work life balancing. Reliability analysis was carried out with the help of Cronbach Alpha. The alpha values have been found to be more than 0.70 in all cases. Hence, the questionnaires for distributed at mass level. A total of 500 respondents were finalized for the study. However, only 410 respondents responded completely. So their responses have been collected, compiled and analyzed. The whole discussion has been divided in three segments viz. job related aspects of work life balancing, family or personal life related aspects, and finally organization related aspects of work life balancing. A discussion of the results divided in three segments is as below.

Table-1 shows results related to various job related aspects and their perceived association with gender of employees. Six such aspects have been covered viz. Job Autonomy, Job Demands, Job Involvement, Job Time, Job Security, and Job Stress. In case of job demands, male respondents largely perceive high level of job demands whereas in case of female employees, the responses are normally distributed. For job autonomy, again, male respondents perceive high level of job autonomy and female respondents are normally distributed. Similar are the results of other four dimensions too.

Table-1: Job Related Aspects of Work Life Balancing

		Gender				Chi-Square Test
		Male		Female		
		Count	Percentage	Count	Percentage	
Job Demands	Low	28	14%	55	26%	$\chi^2 = 9.831$ df = 2 Sig. = .007*
	Medium	85	43%	103	48%	
	High	84	43%	55	26%	



Job Autonomy	Low	31	16%	57	27%	$\chi^2 = 15.957$ df = 2 Sig. =.000*
	Medium	90	46%	98	46%	
	High	76	39%	58	27%	
Job Involvement	Low	54	27%	57	27%	$\chi^2 = .090$ df = 2 Sig. =.956
	Medium	91	46%	97	46%	
	High	52	26%	59	28%	
Job Time	Low	26	13%	59	28%	$\chi^2 = 15.515$ df = 2 Sig. =.000*
	Medium	92	47%	96	45%	
	High	79	40%	58	27%	
Job Security	Low	107	54%	55	26%	$\chi^2 = 69.205$ df = 2 Sig. =.000*
	Medium	88	45%	100	47%	
	High	2	1%	58	27%	
Job Stress	Low	24	12%	59	28%	$\chi^2 = 18.053$ df = 2 Sig. =.000*
	Medium	92	47%	96	45%	
	High	81	41%	58	27%	

Male respondents are into medium to high levels whereas female employees perceive a normally distributed pattern. Thus, it seems that male employees perceive job demands, job time and job stress at medium to high levels. But they also enjoy high levels of job autonomy and job involvement. However, their perceived level of job security is extremely low. Chi square test has been employed for testing the significance of association. Null hypothesis has been that there is no significant association between gender and perceived level of job related work life balance.

Chi square values have been found to be significantly high in case of all aspects of job with the only exception of job involvement. Hence, null hypothesis stands rejected. It can be said that male employees perceive higher levels of job times, job stress and job demands. But at the same time, they also seem to enjoy high level of job autonomy and job involvement too. The only concern with male employees is the perceived lower level of job security. However, in case of female employees, most of the female employees are into medium level of all the job related aspects of work life balancing.

Table-2 shows various results related to family related aspects and their perceived association with gender of employees. Five such aspects have been covered viz. Household Demands, Family support, Family to work spillover, Attitude towards Gender role and Personal Financial Strain. In case of first four aspects for both the male and female employees, the responses are normally distributed. It means that largely, irrespective of gender, average response for most of them is medium level. However, in case of personal financial strain, the responses are different. Male employees feel personal financial strain to be medium to high level. It means that male employees perceive financial income to be extremely responsible for working. Female employees are again normally distributed.

Chi square test has been employed for testing the significance of association. Null hypothesis has been that there is no significant association between gender and perceived level of family related work life balance. Chi square values have been found to be significantly low in case of all aspects of family with the only exception of personal financial strain. Hence, null hypothesis stands largely accepted. It can be said that irrespective of gender, both the female and male employees perceive similar levels of work life balance for all the four aspects viz. Household Demands, Family support, Family to work spillover, and Attitude towards Gender role. In case of personal financial strain, male employees perceive higher level. However, in case of female employees, most of the female employees are into medium level of all the family related aspects of work life balancing.

Table-2: Family Related Aspects of Work Life Balancing

		Gender				Chi-Square Test
		Male		Female		
		Count	Percentage	Count	Percentage	
Household Demands	Low	56	28%	55	26%	$\chi^2 = 1.119$ df = 2 Sig. = .572
	Medium	85	43%	103	48%	
	High	56	28%	55	26%	
Family support	Low	56	28%	55	26%	$\chi^2 = .455$ df = 2 Sig. =.796
	Medium	90	46%	98	46%	
	High	51	26%	60	28%	



Family to work spillover	Low	55	28%	56	26%	$\chi^2 = .167$ df = 2 Sig. =.920
	Medium	90	46%	98	46%	
	High	52	26%	59	28%	
Attitude towards Gender role	Low	52	26%	59	28%	$\chi^2 = .128$ df = 2 Sig. =.938
	Medium	92	47%	96	45%	
	High	53	27%	58	27%	
Personal Financial Strain	Low	22	11%	59	28%	$\chi^2 = 20.826$ df = 2 Sig. =.000*
	Medium	92	47%	96	45%	
	High	83	42%	58	27%	

Table-3 shows results related to various organization related aspects and their perceived association with gender of employees. Six such aspects have been covered viz. Support from Colleagues, Support from Superior, Organizational work life support, Opportunity for advancement, Organization Communication, and Organization Commitment. In case of organizational communication, male respondents largely perceive high level whereas in case of female employees, the responses are normally distributed. For organizational commitment, again, male respondents perceive high level and female respondents are normally distributed.

For the remaining four aspects, the results are different. In these cases, looking at both the male and female employees, the responses are normally distributed. It means that largely, irrespective of gender, average response for most of them is medium level. Chi square test has been employed for testing the significance of association. Null hypothesis has been that there is no significant association between gender and perceived level of organization related work life balance.

Table-3: Organization Related Aspects of Work Life Balance

		Gender				Chi-Square Test
		Male		Female		
		Count	Percentage	Count	Percentage	
Support from Colleagues	Low	51	26%	60	28%	$\chi^2 = 1.098$ df = 2 Sig. = .577
	Medium	88	45%	100	47%	
	High	58	29%	53	25%	
Support from Superior	Low	52	26%	59	28%	$\chi^2 = .167$ df = 2 Sig. =.920
	Medium	90	46%	98	46%	
	High	55	28%	56	26%	
Organizational work life support	Low	35	18%	58	27%	$\chi^2 = 5.722$ df = 2 Sig. =.057
	Medium	93	47%	95	45%	
	High	69	35%	60	28%	
Opportunity for advancement	Low	53	27%	58	27%	$\chi^2 = .376$ df = 2 Sig. =.828
	Medium	88	45%	100	47%	
	High	56	28%	55	26%	
Organization Communication	Low	33	17%	58	27%	$\chi^2 = 10.392$ df = 2 Sig. =.006*
	Medium	88	45%	100	47%	
	High	76	39%	55	26%	
Organization Commitment	Low	33	17%	56	26%	$\chi^2 = 6.324$ df = 2 Sig. =.042*
	Medium	92	47%	96	45%	
	High	72	37%	61	29%	

Chi square values have been found to be significantly high in case of Organization Communication and Organization Commitment. Hence, null hypothesis stands rejected for these two aspects. It can be said that male employees perceive higher levels of Organization Communication and Organization Commitment. But at the same time, in case of remaining four aspects, both the male and female employees are mostly into medium level of the organization related aspects of work life balancing.

Conclusion

The study has put forth some interesting findings related to work life balancing. The three main dimensions related to work life balance viz. job related, family related and organization related were analyzed from the responses of bank employees. It



came out that job related aspects like job demands, job time and job stress has been quite high for male employees. However male employees also feel lower job security. But job involvement and job autonomy is also high for male employees as compared to female employees. It shows that male members are expected to do higher tasks, be meant for complex tasks and also enjoy high degree of autonomy. The same level of commitment is not expected from female employees. Family related issues are largely similar for both the male and female employees which is quite contradictory as we generally believe female employees to be overburdened by domestic and professional tasks. Finally, organizational support and policies do not seem to be differentiating on the gender basis.

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