

THE FACTORS AFFECTING WORK LIFE BALANCE OF MARRIED WORKING WOMEN: WITH SPECIAL REFERENCE TO BANK OF CEYLON HEAD OFFICE

Fernando L. S. R¹ & Sareena Umma M. A. G²

¹Faculty of Management and Commerce
South Eastern University of Sri Lanka, Oluvil.
shenaliradhika09@gmail.com. agsareen@seu.ac.lk

ABSTRACT: Work life balance (WLB) is one of the biggest challenges in many females' life. It is one of the major determinants of employee performance and productivity in many organizations since many organizations have higher number of female employees. Helping women to balance their family and professional life is very essential and important for obtaining maximum contribution from female employees towards organizational goals. The objective of this study is to identify factors affecting work life balance of married working women in banking sector and this study focuses on Bank of Ceylon head office. The total married working women in the bank of Ceylon head office is 320 employees, out of that married female employees who have at least one child below 15 years old not known therefore the study used the snowball sampling technique to collect the data and to select 32 head office married female employees who have at least one child below 15 years old. They are in the grades of managerial and executive level where the response rate was 100%. Reliability test have been done. Pearson correlation has been used to identify the relationship between the factors and work life balance of married working women. Findings of the study indicate that there is a positive relationship between work life balance factors (child care, working hours, and support system) and work life balance of married working women at the significant level 0.01. At the end of the study, researcher come to a conclusion, according to the regression analysis there is a significant combined relationship between child care, working hours, supportive network and work life balance of married working women.

Keywords: Work Life Balance, Married Working Women and Banking Sector.

1. INTRODUCTION

Female participation in workforce has been dramatically increased in Sri Lanka over past few decades. Their employment in banking sector has also been increased but they have still been continuing with their earlier role of a homemaker. In present women are playing a dual role, that of a breadwinner and also a homemaker. When comparing with men, women have more responsibilities at home. Majority of women indicate that it is difficult to achieve a positive work-life balance, therefore in the present world, work life balance has become one of the very important topics in today's organizations as well as society.

Worklife balance is considered to be the prime factor as nowadays people getting deviated from their goal is becoming a common criteria. External environment temptation is making them lose their basic culture and common sense which they are supposed to have as human beings. An increasing number of articles have promoted the importance of work life balance. This highlights the current concern within society and organization about the impact of multiple roles on the health and well-being of professional women and its implications regarding work and family performance, and women's role in society (Balaji, 2014).

WLB is a dynamic phenomenon. It is not a structure but a process. It is also an individual-based by nature, although there are several common issues across different types of people. In the modern world, people are on a treadmill and find difficult to achieve work life balance.

(Kumaraswamy and Ashwini,2015). The impact of women's employment on expectations and assumptions about men and women roles and their relationship have always been the base for work life balance issues in the organizational context (Ramu 1987 as in Raisinghani and Goswami, 2014)

According to Shobitha and Sudarshan (2014) Factors affecting WLB can be divided into four categories. They are individual factors, organizational factors, societal factors and other factors. Individual factors include personality, well-being, and emotional intelligence. Organizational factors include work arrangements, work life balance practices and policies, organization support, superior support, colleague support, job stress and role conflict. Societal factors include childcare arrangements, spouse support, family support, social support, personal and family. Other factors include age, gender, marital status, parental status, and experience.

Work-life balance (WLB) is an important area of human resource management and HR department in any organization has great role and responsibility to help employees to balance their work and life. Work life imbalance causes many workplace issues such as stress, turnover, job dissatisfaction, low commitment and productivity, poor quality output, employee burnout etc. Work-life balance issues must become a critical aspect of HR policy and strategy. HR must develop a deep understanding of people and their roles, so as to create a work environment that is friendly, motivating and productive (Beakware, 2009).

This study about married working women in banking sector. Banking sector is highly stressful industry. Employees in banks have to give more commitment to their work. First priority of all married women is their children and family while they need to protect their career. Women always face big challenge in balancing their professional and domestic role than men and most women fail to achieve desired level of WLB due to various factors.

Experience work-life imbalance which will have undesirable consequences for employees in the form of increased levels of stress complaints, depression, ill health, work family conflicts, low marital satisfaction etc.

As well as it adversely affect for the organizations such as decreased job satisfaction, increased absenteeism, reduced organizational commitment, reduced productivity, employee disengagement and high turnover. It is the responsibility of the employer and HR department to ensure WLB of employees and help them to bring fruitful results to organization.

Therefore, usefulness of this study is not limited to married working women but also people around women such as spouse, family, relations, colleagues, friends, supervisors, employers and organization policy makers to help women to balance domestic and professional roles and be productive, fruitful and be happy both at work and home.

Though there are studies on work-life balance, relatively there are very few studies on work-life balance of women employees especially in Sri Lankan context. Thus this study identify the factors affecting the work-life balance of married working women.

This paper focuses on addressing the following research problem:

What are the main factors that has impact on work life balance of married working women in banking industry?

Objectives of the study

- To identify the importance of WLB to both employee and employer
- To analyze the work life balance of married women employees working in banking industry.
- To identify the factors affecting on work life imbalance on married working women.
- To recommend solutions to problems of WLB of married working women based on the study.

Literature Review

Work life Balance of women employees has become an important subject since the time has changed from men earning the family living in today's world where both men and women equally share the responsibility of earning for the betterment of their family life. Hence it is for the betterment of their family life. Therefore it is very necessary to know how the women balance professional and domestic life. In the initial stages, women had to struggle a lot to establish their identity in this competitive world, both in the society as well as in the professional life. But with the advancement in educational and training institutions, things have improved to a great extent (Lakshmi and Gopinath, 2013).

WLB is defined as “the absence of unacceptable level of conflicts between work and non-work demands (Greenbatt, 2002). Work life balance is as “the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role” (Greenhaus, 2003). WLB for any person is having the “right” combination of participation in paid work (defined by hours and working conditions) and other aspects of lives. This mismatch between the two set of roles that is work role responsibility and family role responsibility leads to work life imbalance (Greenhaus, 2003).

Pleck (1977) stated there was a general consensus formed that work and family affect each other either in a positive or negative way. And there are various extraneous variables like time, task, attitudes, stress emotions, and behaviors which have an influence over work life imbalance. Gutek (1991) indicated that women reported more work interference in family than men, despite spending about same number of hours in paid work as men. Although women spent more hours in family work than men, they reported the same level of family interference in work. Women with dependent children are finding it more difficult to balance their life than those who do not have dependent children. (Hamilton, 2006).

Padma and Sudhir (2013) found that there is a statistically significant impact of support in Child Care responsibilities from Spouse and Elder parentson Work Life Balance of School Teachers. Marital status, long working hours, child care responsibilities and support from head of the department are the major factors that influence Work Life Balance.

Noblet et al, 2005 as in Choudhary and Shrivastava, 2005 indicated that female employees with young children experienced negative spill over from family responsibility to work due to tiredness, absenteeism, inefficiency and inability to accept new responsibilities at work. Jennefer. (2012) revealed that child care responsibility, long working hours, tenure and gender issues were considered to be main reasons for imbalance.

Studies have identified several variables that influence the level of work family conflict and family work conflict. Variables such as the size of family, the age of children, the work hours and the level of social support impact the experience of work family conflict and family work conflict. However, these variables have been conceptualized as antecedents of work family conflict and family work conflict; it is also important to consider the consequences these variables have on psychological distress and wellbeing of the working women (Reddy et al, 2010).

Hypothesis of the study

H1: There is a significant relationship between support system and work life balance of married working women.

H2: There is a significant relationship between child care and work life balance of married working women.

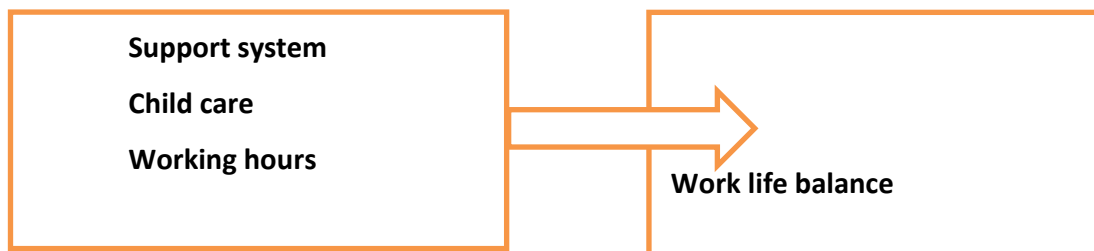
H3: There is a significant relationship between working hours and work life balance of married working women.

H4: There is a significant relationship between WLB factors and work life balance of married working women.

Conceptual Framework

Independent Variables

Dependent Variable



Source: develop for this research

According to the above conceptual framework, Support system, Child care, and Working hours directly affects married female employees in banking sector.

When there are good supporting networks such as support of spouse, parents, relations, servants, friends, supportive supervisor and colleagues it is easy for women to balance their work and family life.

Mothers who have children face more WLB problems than other female employees and also studies have indicated that major stress experience by female employees with children.

The percentage of males' participation in household work is very low. So when women working long hours at office and doing all the house hold work lead them to stress. Therefore working hours is also one of major factors that affects work life balance of women employees.

1. METHODOLOGY

This study mainly depends on primary data and an effort is made to collect actual data. Primary data have been collected through a framed questionnaire. There were 56 questions. It consisted of two parts. The first part of the questionnaire focused on gathering demographic information of the sample including Age, Position, Monthly income, Work experience, Number of children, Age of children and Number of family members, and the second part focused on research information, where it consisted of questions relating to the independent and the dependent variables. For the preparation of the this part following references have been used (Suwarnalatha T. and

http://shodhganga.inflibnet.ac.in/bitstream/10603/38349/13/13_questionnaire.pdf accessed on 02/05/2016 and

<http://www.worktolive.info/blog/how-to-do-a-work-life-balance-survey> accessed on 02/05/2016)

Questionnaire has been presented in a Likert Scale form and snowball sampling with a non-probability sampling technique has been used for this study. The employees have answered based on their opinion and experience on each item. Secondary data were collected through books, journals, articles of magazines and surfing internet. Informal discussions were held with some women workers and their supervisors to get insights into this issue. Collected data were analyzed through SPSS Package. Information was presented in tables. Population of the study consisted of married female employees who has at least one child below 15 years of Bank of Ceylon (BOC) head office not known therefore the study used the snowball sampling techniques to select 32 head office married female employees who have at least one child below 15 years old.

Operationalization

Operationalization can be defined as the development of specific research procedures that will result in empirical observations representing those concepts in the real world (Sekaran, 1998). Under this, each concept identified in conceptual framework would be turned in to measurable means. All the key concepts and variables contained in the conceptual framework are operationalized for the study as follows.

Table 1. Operationalization

Variables	Aspects	Measurement	Relevant questions
Child Care	time allocation for children		1,2, 3, 8
	children education		4
	children's age		5
	working mother and career		6,7
	child care and WLB		9,10
	time spend for family		11, 20

Working Hours	time spend for work	5 point likert scale	13 ,14, 19
	work load and flexibility		12 ,15 ,16
	working hours and wlb		17
	leave arrangements		18
Support System	spouse support		21, 22
	family support		23 ,25
	maid support		24
	Family matters and obligations		26
	Organization and supervisor support		27 ,28, 29
	Co worker's support		30
Work life balance	Satisfaction and stress of work and life		31,32 ,42 ,43
	Time management		33, 35, 37, 38, 40 ,41 45
	Home and work responsibility		34 ,39, 46, 49
	Strategies for wlb	36 ,44	
	Importance of work life balance	47,48	

2. RESULTS AND DISCUSSION

The reliability test done for the instruments. Cronbach's Alpha value for all variables are more than 0.7, it means there is high reliability. According to the above table, the mean value of the responses given by the respondents is 3.6464 out of five points (on a 5 point Likert scale) which is closer to the high level of work life balance in the questionnaire. It means selected employees have sufficient level of work life balance. Further, the standard deviation of the responses given to the questions related to work life balance is 0.36641 on a 5 point Likert Scale. This explains that the rate of change of work life balance among the Bank of Ceylon head office averages around 0.37 out of five points. In addition (in the sample) the lowest scale value for the work life balance is 2.84 whilst the highest value of the work life balance of the employees in the bank in the sample is 4.42 out of five points.

Table 2. Descriptive Statistics of the variables

	No.	Minimum	Maximum	Mean	Std. Deviation
Child care	32	2.60	4.20	3.4594	.37491
Working Hours	32	2.80	4.10	3.4438	.36978
SupportSystem	32	2.80	4.60	3.7469	.50989
Work life Balance	32	2.84	4.42	3.6464	.36641
Valid N (list wise)	32				

Source: Survey Data

Hypothesis Testing

Table 3. Correlations between Independent Variables and Work life balance

Variables	Pearson's Correlation (r)	Significant Level (P)
ChildCare and Work lifeBalance	0.107	.000
Working Hours and Work life Balance	0.164	.000
Supporting Network and Work life Balance	0.238	.000

Source: Survey Data

According to the above table, Pearson Correlation Coefficient (r) between child care, working hours, support system and work life balance are 0.107, 0.164 and 0.238 respectively at the significance level of 0.01. Therefore, there is positive relationship between all three variables and work life balance and it can be observed that there is a higher positive relationship between support system and work life balance compared to other variables.

Regression Analysis

The Regression analysis was conducted to determine the combined effect of child care, working hours and support system (Independent Variables) on the level of work life balance of respondents (Dependent variable). The relationship among the above mentioned variables is shown by the below table.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.303 ^a	.092	-.005	.36741

Predictors: (Constant), Supporting_Network, Working_Hours, Child_Care

Source: Survey Data

Table 4 indicates that the regression coefficients (R) of three independent variables and work life balance were 0.303. R^2 was 0.092 (9.2%) and the adjusted R^2 was -0.005. The analysis suggested that 9.2% of the variance in the work life balance of respondents has been explained by the group of three independent variables. This is indicative of that; there is a low joint impact from those three independent variables on the level of work life balance of married working women of BOC head office.

3. CONCLUSION AND RECCOMEDATION

The study was carried out with the purpose to investigate the impact of factors affecting work life balance of married working women in banking sector (special reference to BOC head office). The study concentrated on managers, assistant managers and officers at BOC head office. The tested research model takes child care, working hours and support system as independent variables and work life balance as dependent variable. Accordingly study concentrated in finding whether child care, working hours and support system make some kind of influences over the married working women's work life balance.

In the study researcher has included the main hypothesis as "there is a combined impact between work life balance factors on work life balance". According to the above findings the null hypothesis rejected and the alternative hypothesis was accepted.

According to the descriptive analysis mean value and the standard deviation was measured. Overall mean value for work life balance of married working women and the mean value for child care, working hours and support system were measured. Accordingly it revealed that there is an impact of these factors on work life balance of married working women. Mean values for child care, working hours and support system and work life balance are 3.4594, 3.4438, 3.7469, and 3.6464 respectively. Standard deviations for child care, working hours and support system and work life balance are .37491, .36978, .50989 and .36641 respectively. It is revealed that all three factors have impact on work life balance of married working women.

The findings of the study revealed that there is a positive relationship between child care, working hours and supporting system on working women work life balance. Accordingly it revealed that there is an impact of these factors on work life balance as hypothesized and it is to be noted that Bank of Ceylon should fulfill the employee need for work life balance especially for women employees and help them to achieve high level of work life balance.

Research findings indicate that considerable attention should be given to working hours of employees. Hence, based on the research findings, following recommendations can be made.

- To introduce child care and elder care facilities at the bank.
- To give transport facilities for employees at least for women employees when they work early morning or until late night.
- To conduct seminars, workshops and training program of stress reduction, time management and help employees to achieve good work life balance.
- To give some flexibility in strict deadlines and heavy workload.
- To encourage employees to maintain good relationship among coworkers, supervisors and subordinates and encourage team work.
- To do proper HR planning and recruitment as to reduce the employee heavy work load and unnecessary stress.

Suggestions for further research

This research accounts to only 9.2% of the total variance of the impact on work life balance of married working women. This means that there are other factors that constitute to the remaining 90.8% of the variance. Further research can try to identify what the other factors are and suggest possible new areas for study. They can gain further insight into this domain as well as understand the overall impact of work life balance factors on women work life balance.

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