

Impact of Covid 19 on Work Life Balance of Women Employees in Banking Sector with Special Reference to Canara Bank

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Abstract: *The term "Work Life Balance" has become a hot topic during the days of covid-19 mostly among women employees. It has got more attention due to the reason that a persons both professional and personal life are equally important especially for a women because of the types of role they play at home and have to work professionally at their work place. As in case of banking sector they have to meet a large population daily in their working schedule and due to this they have to face a high risk during the pandemic. The findings revealed that there were no salary changes like in other service sectors and CANARA BANK has upgraded its policy of work from home to 'Work from anywhere' during the outbreak of covid-19. This study also tried to find the causes of imbalance in the professional life of women employees due to gender, refusal of men to accept women as seniors, and lack of mutual support. Thus it resulted in showing that there were no such policies implemented till now to maintain the work life balance which will motivate the employees and reduce their stress which will result in better performance of their work. 70 women bank employees from Canara bank are the sample size of this study.*

Keywords: Work Life Balance, Women Employees, Canara Bank Policies, Covid – 19.

I. INTRODUCTION

Work life balance is a broad concept which includes two broad concepts of "work" and "life". It has become an important issue now a days. Specially, to women they have to balance both areas very carefully as one is about their ambition and career and another is their health, family, pleasure, spiritual developments etc. So, work and life can be seen as the two sides of a coin as they are interdependent to each other.

During the pandemic, banks hadn't stop their services and without considering about themselves they were always there to help us. Their role is not less significant than that of a doctor or a policeman.

As the daily roaster is concerned, they made sure that 50% of the staff came to work and as the customers are concerned many of them were elderly people who are still not familiar with internet banking. For this purpose, the banks had employed safety measures.

II. STATEMENT OF THE PROBLEM

In the olden days our society was not open minded. Women are not allowed to study or we even have to say they were not allowed to step out of their own household. They thought that women can only handle household works and are not capable of handling other works. Now, as the time goes on, our society changed and in the present world, they are equally talented and are given opportunities in every field to excel their talents.

However, there are some common problems like sexual harassment in workplace, refusal of men to accept women as their seniors, not getting promotion, assigning of extra work to women etc. Majority of the working women are stretching themselves to discharge their roles in both office and home and this leads to work life balance. In this pandemic situation also they have to do their service by maintaining a proper balance between their personal and professional life. Thus this study focuses on the "Work life balance of women employees in banking sector during pandemic with special reference to CANARA BANK", which is a leading bank in India, giving job security, pride, conveyances, high salary, etc.

III. OBJECTIVES OF THE STUDY

Primary Objective: To study the work life balance of women employees in CANARA BANK during pandemic.

Secondary Objectives:

1. To study the factors affecting working women employees in the present Covid-19 situation.
2. To analyze the challenges the working women employees face balancing their personal and professional life.
3. To provide suggestions for improving work-life balance of women employees in banking sector during pandemic with special reference to CANARA BANK .

IV. RESEARCH METHODOLOGY

Survey method has been followed for the study. Both primary and secondary sources of data were used for the study. Primary data was gathered through a structured questionnaire and also telephone personal interview was conducted with the employees working in CANARA BANK. Secondary data was also been collected from the articles published, reports, and from various websites including the official website of CANARA BANK. 70 women bank employees from Canara bank are the sample size of this study.

V. REVIEW OF LITERATURE

Shilpi Kulshrestha (2015) in her article “A descriptive study on work life balance of women employees in banks” states that it is a dynamic phenomenon which is a meaningful daily achievement and enjoyment of life.

Rotzen(2011) has stated that the work life balance policies can enhance production, reduce cost by improving staff retention, reduced additional working hours and fatigue o reduce negative effect on productivity which further reduces stress and contributes to a safer and happier work place.

Mohan and Ashok(2011) explained that —Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power, inter personal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational difference between role sender and forcal persons.

Researcher, **Buddeberg-Fischer et al(2008)** stressed that a well-balanced integration of professional and private life is an essential goal for the new generation Moreover, informal arrangements and managerial discretion are important in realizing work and care balance (Burgess et al., 2007)

The aim of research of **Vijaya Manicavasagar (2013)** on “Work life balance and women professional’s” is to put a light on the emancipation of women and says more about the changes that occur on the life of a women before and after her marriage.

In an article by **Thrivenikumari (2013)** on “A study on work life balance of women employees in selected service sectors” showed us that it is very important to provide more appropriate measures of striking a healthy work life balance which will help in bringing a fruitful result to an organization.

The research by **Ganesh H I(2019)** on “Work life balance among women bank employees” encourages that more and more digital banking and the skill and ability based work allotment can reduce the job stress in the banking sector.

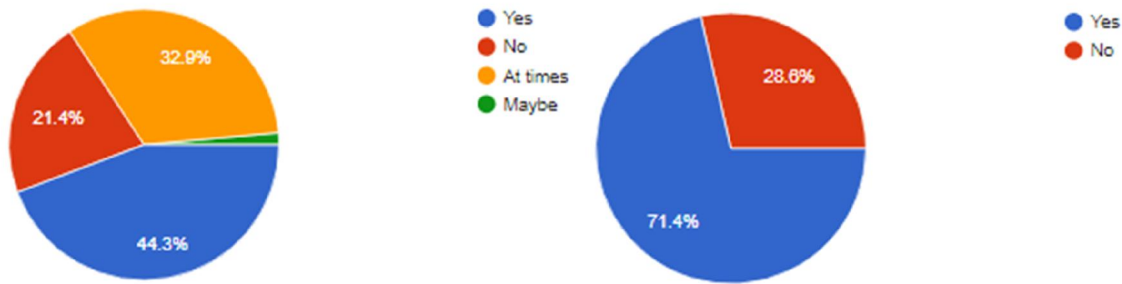
Soi and Massey (2011) study illuminated the dissymmetry between the work and life that today’s fast paced working generation is experiencing. It is also observed that the imbalance has crept in the employees work and life.

VI. DATA ANALYSIS AND INTERPRETATION

6.1 Working Hours and Changes Made in Working Hour During the Pandemic

| Particulars | Yes | | No | | At times | | Total | |
|--------------------------|-----------|---------|-----------|---------|-----------|---------|-----------|------------|
| | Frequency | Percent | Frequency | Percent | Frequency | Percent | Frequency | Percent |
| Satisfied with WH | 31 | 44.33 | 15 | 21.4 | 24 | 34.3 | 70 | 100 |
| Change in WH | 50 | 71.4 | 20 | 28.6 | 0 | 0 | 70 | 100 |

With this above table we can ascertain that there were changes in the working hours of banks and about 44.33% of the respondents were satisfied with it, 34.3% were partially satisfied and 21.4% were not satisfied.



6.2 Spending Quality Time with our Friends, Parents, Husband and Children

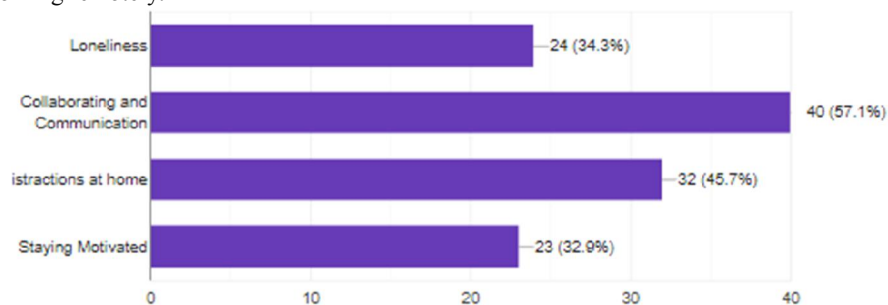
| Particulars | Leisure time with Friends | | Quality time with Parents | | Husband & Children | |
|-------------|---------------------------|---------|---------------------------|---------|--------------------|---------|
| | Frequency | Percent | Frequency | Percent | Frequency | Percent |
| Yes | 14 | 20 | 33 | 42.9 | 10 | 14.3 |
| No | 19 | 27.1 | 11 | 15.7 | 6 | 8.6 |
| Sometimes | 37 | 52.9 | 29 | 41.4 | 24 | 34.3 |
| Not married | - | - | - | - | 30 | 42.8 |

By looking the above table, we came to know that the respondents have time constraints and have to sacrifice their leisure time with family and friends to their job.

6.3 Biggest Struggle Faced with Working Remotely in the Current Situation

| Biggest struggle | Frequency | Percent |
|---------------------------------|-----------|------------|
| Loneliness | 24 | 34.3 |
| Collaborating and Communication | 40 | 57.1 |
| Distractions at home | 32 | 45.7 |
| Staying motivated | 23 | 32.9 |
| Total | 70 | 100 |

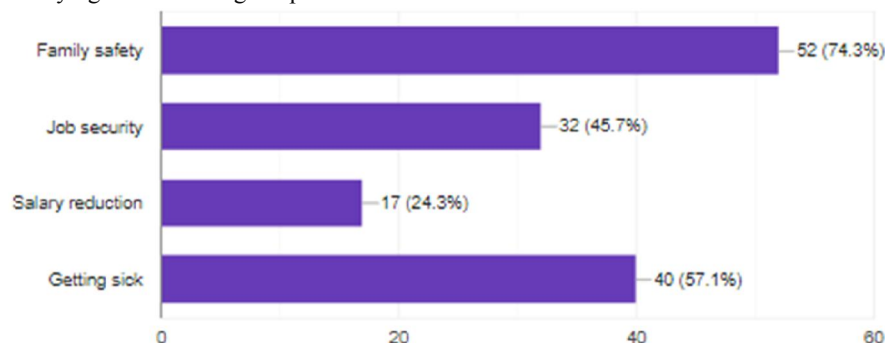
From this table we can say that lack of communication and distraction at home were the biggest struggles faced by women employees by working remotely.



6.4 The Factor that Mostly Worried During the Pandemic Situation

| Factors which worries | Frequency | Percent |
|-----------------------|-----------|------------|
| Family safety | 52 | 74.3 |
| Job security | 32 | 45.7 |
| Salary reduction | 17 | 24.3 |
| Getting sick | 40 | 57.1 |
| Total | 70 | 100 |

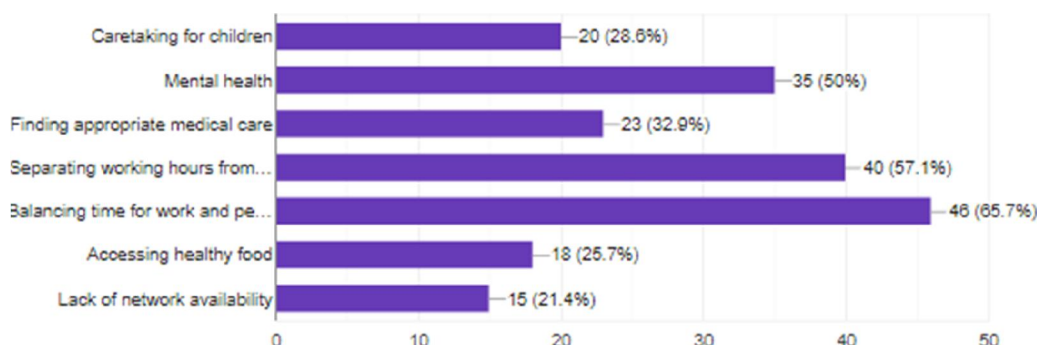
When it is asked to the respondents, we came to know that family safety, getting sick and job security were the mostly worrying factors during the pandemic.



6.7 Difficulties Faced during the Past Several Months

| Difficulties during pandemic | Frequency | Percent |
|---|-----------|------------|
| Caretaking for children | 20 | 28.6 |
| Mental health | 35 | 50 |
| Finding appropriate medical care | 23 | 32.9 |
| Separating working hours from home life | 40 | 57.1 |
| Balancing time for work and personal responsibilities | 46 | 65.7 |
| Accessing healthy food | 18 | 25.7 |
| Lack of network availability | 15 | 21.4 |
| Total | 70 | 100 |

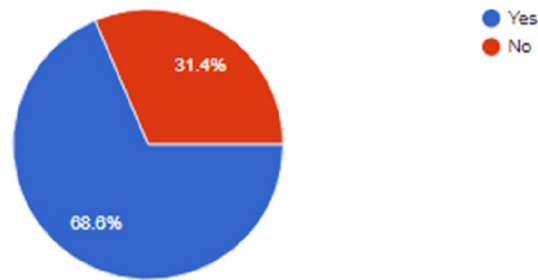
When asked about the difficulties they faced during the pandemic, about 65.7% have difficulty in balancing time for work and personal responsibilities followed by the major difficulties such as separating work and home life, mental health, medical services, caretaking, healthy food and network availability.



6.5 The Need of Developing Digital Skills and Knowledge during the Pandemic

| Need of digital skills | Frequency | Percent |
|------------------------|-----------|------------|
| Yes | 48 | 68.6 |
| No | 22 | 31.4 |
| Total | 70 | 100 |

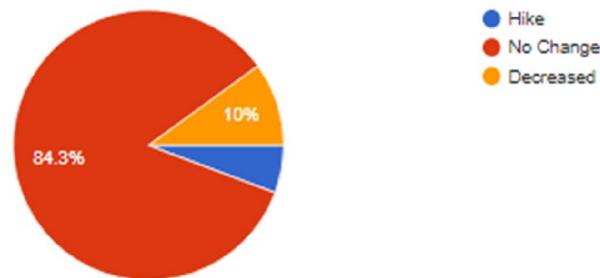
As it work from home situation, about 68.6% of the respondents faced difficulties in browsing internet and felt the need of increasing their knowledge and skill in that area.



6.6 Changes in the Salary during the Pandemic

| Salary change during pandemic | Frequency | Percent |
|-------------------------------|-----------|------------|
| Hike | 4 | 5.7 |
| No change | 59 | 84.3 |
| Decreased | 7 | 10 |
| Total | 70 | 100 |

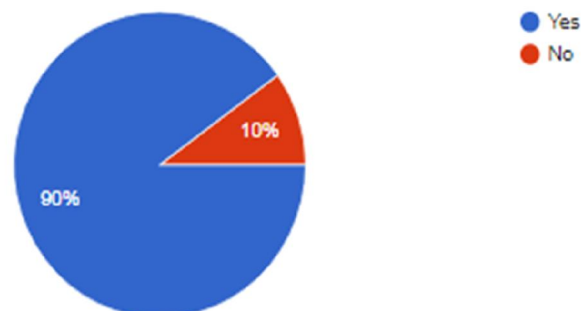
84.3% of the respondents said that there were no changes made in the salary with concerned to the pandemic. And the others salary changed due to other reasons and not due to Covid-19.



6.7 Fear of Exposure to Covid-19 because of Close Interaction with your Customers

| Fear of exposure to Covid-19 | Frequency | Percent |
|------------------------------|-----------|------------|
| Yes | 63 | 90 |
| No | 7 | 10 |
| Total | 70 | 100 |

When asked about this, about 90% of the respondents replied fastly that they have that fear and only 10% took it slightly.



VII. FINDINGS OF THE STUDY

1. The total number of respondents in our study where limited to only 70 respondents and all of them were women employees in CANARA BANK.

2. Working hours of the banks were reduced during the pandemic and where satisfactory. But the work load remained the same and sometimes they have to work overtime which interrupts their work life balance and also increased their household course workload.
3. It is found that most of the employees were worried about their work even after they come to home and were mentally and physically stressed during the pandemic.
4. About 65% of the women employees said that balancing the work and personal responsibilities become too difficult for them and the another 35% said that maintaining mental health and being motivated where also found difficult.
5. As there were no public transport facilities during the early days of Covid-19, most of the employees faced difficulty in transportation and to some extend neighbors' and coworkers helped them in overcoming it.
6. Most of them find difficulties in working remotely and they also felt that they have to increase their digital skills and knowledge.
7. Most of the respondents agree that work life balance increases their efficiency and effectiveness.
8. Working environment, work load, flexible working hours are observed as the factors which mostly affect the work life balance of every employee.

VIII. SUGGESTIONS

1. It is essential for the family members to support them so that they can balance their personal and professional life.
2. Some of the activities that the employees can practice are meditation, regular exercises, yoga, sports and games which can help in maintaining a balanced emotional state among women employees. It can also help to improve their health and energize themselves.
3. The bank can introduce counseling department for understanding employees work life balance problems which can help the employees to get remedies for their personal problems.
4. The bank can introduce programs to create awareness about the importance of work- life balance of employees.
5. To strike a balance between their personal and professional life the banks can conduct employee engagement programs which can boost employees confidence and motivate themselves.
6. The bank should encourage digital banking more so that it can reduce the tension of the employees as it makes their work more organized and easier.
7. The banks should involve the women employees in the decision making processes and discussions. Thus making a sense of unity and oneness among them.

IX. CONCLUSION

A balance between personal and work life is important for women employees and if these two are not balanced properly it creates stress and strains and results to various diseases. Achieving a good balance between personal and work life is a growing concern in the minds of employees. It is important to understand the conflicts the women employees (especially the married women employees) face to juggle between their dual role. It is understood that different stages of life of women (eg: marriage, child birth, child bearing) demands various responsibilities that affect work and family concerns. From this study, it can be concluded that married women faces more work family life conflicts while trying to keep the balance when compared to unmarried women.

To smoothen the dual roles for women the banks have started to develop work friendly policies. There is a need to consider working environment, working condition, job satisfaction, family support, working hours and other multiple perspectives to look into like mental health, job stress, quality of life and work demands while developing work friendly policies. One of the policies which is flexible working hours has been a boon to many employees and the bank's incentive to provide family friendly workplaces and provisions to employees is certainly appreciated. It is the most common family-friendly measure. It allows employees more control for their family and work life.

A number of measures are introduced for employees to balance their dual roles of work and personal life balance. They include flexible working hours, part- time work, leave, child care and creating a family friendly working environment. The policies developed would create job satisfaction and increase the efficiency of employees and gradually it would improve the productivity of banks. Thus, we can see that banks are trying to extend their support to employees for a much happier work environment which makes banking sector a good career for women.

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