

**COMPARATIVE STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES  
WITH REFERENCE TO  
STATE BANK OF MYSORE AND KARNATAKA BANK LIMITED IN TUMKUR CITY**

**Dr. C. Shobha, Ph. D**, Assistant Professor  
P.G. Dept. of Studies and Research in Commerce, Tumkur University,  
TUMKUR, Karnataka State, India  
**E-mail:** cshobha444.rai@gmail.com

**Dr. T. Hanumantha Raya, Ph. D**, Associate Professor  
Sree Siddaganga College of Arts, Science and Commerce  
TUMKUR, Karnataka State, India

---

**ABSTRACT**

*An organisation is a collection of people together in a division of labour to achieve common purpose. Organisations are social systems which combine science and people, technology and humanity. Unless qualified people design & implement techniques, the organisation cannot produce desirable results. Internal and external perspectives are two theories of how organisational behaviour can be viewed by companies. The prime objective of this study is to study the working environment of State Bank of Mysore and Karnataka Bank Ltd in Tumkur City and to study the effects of work life balance amongst the working women.*

**Keywords:** *Work-life balance, Stress, Eustress, Distress, Hyper stress, Hypo stress.*

---

## **1. Introduction**

The reason behind this struggle is that they are being challenged by the demands of their organization various the commitments of their home. They need to manage the daily requirements of their family as one side and the multiple schedules, meetings, business requirements and other routine responsibilities at work. Women at work need to be take care by their employers. Organizations have many such facilities like, Transport, Canteen, Day care centres, Postal/saving schemes, Flexi-working hours, part-time working, provide the information about work-life balance policies and special leave arrangement such as Annual leave & public holiday leave, Career Break leave, Leave for elective representative, Leave to attend as witness at court in your organization, Health care centres, rewards & recognition, career growth, Insurance plans, Job rotation, Incentives,

**Stress:** Stress can be defined as – “Stress is a physical, mental or emotional factor that causes mental tension. Stress can be external or internal. “Stress is body’s way of responding to any kind of demand. It can be caused by both good and bad experiences. Stress can be classified into four types:

**Eustress:** Eustress is a positive form of stress, which prepares your mind and body for the imminent challenges that it has perceived. Eustress is a natural physical reaction by body which increases blood flow to muscles, resulting in a higher heart rate.

**Distress:** Distress is a negative stress. This occurs when the mind and body is unable to cope with changes, and usually occurs when there are deviations from the norm. Distress can be categorised into two types: Acute stress comes from demands and pressures of the recent past and anticipated demands and pressures of the near future. Chronic stress persists over a long period of time.

**Hyper Stress:** Hyper stress is another form of negative stress that occurs when the individual is unable to cope with the workload. Examples include highly stressful jobs, which require longer working hours than the individual can handle. If a person suspect that he is suffering from hyper stress, he is likely to have sudden emotional breakdowns over insignificant issues. It is important for to recognise that body needs a break, or may end up with severe chronic physical and psychological reactions.

**Hypo Stress:** Hypo stress occurs when a person has nothing to do with his time and feels constantly bored and unmotivated. This is due to an insufficient amount of stress; hence some stress is inevitable and helpful. Companies should avoid having workers who experience hypo stress as this will cause productivity and mindfulness to fall. If the job scope is boring and repetitive, it would be a good idea to implement some form of job rotation so that there is always something new to learn.

**Work - Life Balance:**

Work life balance is a concept including proper prioritizing between “work” (career and ambition) and “life style” (health, pleasure, leisure, family and spiritual development) the expression “Work – Life balance” was first used in the United Kingdom in the late 1970’s to describe the balance between an individual’s work and personal life. In the United States, this phrase was first used in 1986.

**Importance of Work – Life Balance**

These schemes help the women employees to work peacefully without any family, children tension so that they able to give their best at work. Moreover, organizations have women empowerment schemes like Forums, Committees, Grievance redresses system, suggestion schemes where a woman is empowered to share her views, complaints and suggestions with the Top Management and derive solutions for the same.

**Positive work-life balance:**

To achieve a positive work-life balance, women should be pro-active professional and personal schedules well in advance so that both are equally balanced and the end result is

satisfaction. The below figure represents few strategies to strike a positive Work – Life Balance.

**The Three o’s to balance:**

Ourselves: Physical, Emotional, Mental, and Spiritual

Others: Love, Families, Friends, Pets, Hobbies / Fun

Obligations: Work / vocation, Home, Civic / community, Financial

**2. Review of Literature**

Vittal (2003): Observed that in order to empower women in the real sense, it is necessary to investigate the social impact on the women’s community. It is because childcare and housework remain women’s responsibilities, irrespective of her income, educational level or employment. This places a great burden on women and restricts women’s choice in terms of better job opportunities.

Vikas Shortriya (2009) : He has examined some aspects of balancing work and life. In spite of higher salaries and other monetary and non - monetary benefits, a comfortable working environment less work load and organisations taking care of employees fail to deliver expected results.

Lalita Kumari (2012): The aim of the study is to find out about the employee’s perception of their work life balance policies and practices in the public sector banks. Quota sampling method was followed. Data was analyzed with the help of factor analysis, descriptive statistics, mean, t-test and Karl Pearson’s correlation.

**3. Statement of the Problem**

In today’s competitive world, work - life balance for employees has become very difficult because of changing technology globalisation & communication. Due to advances in communication & technology people are able to carry on work from any location and due to globalisation the people working across countries as a result concept of fixed working hours is vanishing away.

**4. Objectives of the Study**

- To study the working environment of State Bank of Mysore and Karnataka Bank Ltd in Tumkur City
- To study the initiative taken by the organisation for effective work life balance.
- To study the effects of work life balance amongst the working women in State Bank of Mysore and Karnataka Bank Ltd

**5. Hypotheses of the Study**

H<sub>0</sub> = There is no significant relation between working hours on employee job satisfaction.

H<sub>1</sub> = There is a significant relation between working hours on employee job satisfaction

**6. About State Bank of Mysore & Karnataka Bank Ltd.**

State Bank of Mysore is a nationalized bank in India, with headquarters at Bangalore. State Bank

of Mysore was established in the year 1913 as Bank of Mysore Ltd. Under the patronage of the then Maharaja Krishna Raja Wadiyar IV of erstwhile Government of Mysore, at the instance of the banking committee headed by the great Engineer – Statesman, Bharat Ratna Sir M.Visvesvaraya.

**Human resources:** The Bank has a dedicated workforce of 10,193 employees consisting of 3,471 supervisory staff and 6,722 non-supervisory staff, There were 1,723 Scheduled caste employees comprising of 612 officers, 703 clerical staff and 417 subordinate staff as at March 2014 & 489 Scheduled tribe employees comprising of 208 officers, 204 clerical staff and 77 subordinate staff

**Karnataka Bank Limited-**Karnataka Bank is a major banking institution based in the coastal city of Mangalore in Karnataka, India. The Reserve Bank of India has designated Karnataka Bank as an A1+ class scheduled commercial bank.

**7. TESTING OF HYPOTHESES: Level of Significance – 5% observed frequency**

		Satisfaction level of employees			Total
		Very Satisfied	Satisfied	Unsatisfied	
working hours	less than 8hours	2	5	1	8
	8 - 10 hours	0	17	0	17
Total		2	22	1	25

**Calculation of the value X<sup>2</sup> or Chi-square**

OBSERVED VALUE	EXPECTED VALUE	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
2	0.64	1.36	1.8496	2.89
5	7.04	-2.04	4.1616	0.591136
1	0.32	0.68	0.4624	1.445
0	1.36	-1.36	1.8496	1.36
17	14.96	2.04	4.1616	0.278182
0	0.68	-0.68	0.4624	0.68

**Degree of Freedom** d.f = (row – 1) (column – 1) (2 – 1) (3 – 1) **d.f = 2** X<sup>2</sup> = Σ(O – E)<sup>2</sup>/E X<sup>2</sup> = 7.2443

Table value of Chi-square at 5% level of significance is 5.991 at 2 Degree of freedom. The calculated value X<sup>2</sup> is 7.2443 greater than the table value at 5% level of

significance with 2 degree of freedom is 5.991. So H<sub>0</sub> is rejected, H<sub>1</sub> is accepted there is a significant relationship between working hours & Job satisfaction.

**TESTING OF HYPOTHESES**

Level of Significance – 5% observed frequency

		Satisfaction level of employees			Total
		Very satisfied	Satisfied	Neither satisfied nor unsatisfied	
Normal working hours	less than 8 hours	2	0	0	2
	8 - 10 hours	2	15	3	20
	10 - 12 hours	0	0	3	3
Total		4	15	6	25

**Calculation of the value X<sup>2</sup> or Chi-square**

OBSERVED VALUE	EXPECTED VALUE	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
2	0.32	1.68	2.8224	8.82
0	1.2	-1.2	1.44	1.2
0	0.48	-0.48	0.2304	0.48
2	3.2	-1.2	1.44	0.45
15	12	3	9	0.75
3	4.8	-1.8	3.24	0.675
0	0.48	-0.48	0.2304	0.48
0	1.8	-1.8	3.24	1.8
3	0.72	2.28	5.1984	7.22

**Degree of Freedom** d.f = (row – 1) (column – 1) (3 – 1) (3 – 1) **d.f = 4**

Formula for calculating the  $X^2 = \sum(O - E)^2 / E$   $X^2 = 21.875$

Table value of Chi-square at 5% level of significance is 9.488 at 4 Degree of freedom. The calculated value X<sup>2</sup> is 21.875 greater than the table value at 5% level of significance with 2 degree of freedom is 9.488. So H<sub>0</sub> is rejected, H<sub>1</sub> is accepted there is a significant relationship between working hours & Job satisfaction.

The H<sub>1</sub> is accepted in the both the cases. There is a significant relationship between working hours and job satisfaction.

**8. Findings**

The purpose of this study was to examine the working environment and initiative taken by the organisation to manage the work-life balance of the employees and to study the effects of work life and personal life of the employees and to identify which factor of work-life balance have more influence on employees in State Bank of Mysore and Karnataka Bank Limited.

The research findings show that work-life balance have not much impact on employees and some factors of work-life balance such as support from the superior, discussing issues

with superior, unhelpful attitude of superior, colleagues and family members have negative impact on employees. It is found that the employees are working more than prescribed hours and bank need to take responsive to manage the work-life balance of employees.

The study shows that counselling services, health program and exercise facilities should be provided for the employees and to manage the stress most of employees are doing meditation. In between office hours, bank should also encourage to have in-house facility for their employees to increase the efficiency and reduce stress among their staff.

It is found that work-life balance practices have brought some benefits to both employees and employer. Organisations have realised that the employees are the most important resources can further be enhanced with the help of human resources. Hence, organisations now focus on the needs of their employees and help them in balancing their work and personal life.

## 9. Suggestions

Employer need to examine employee training, communication, reward system, co-worker relationship and work environment which helps the employees to manage their work life balance.

- The employer needs to undertake a review of existing policies and improve current practices on flexible working arrangements.
- Specific counselling programs on Work Life Balance and Family welfare programs and family counselling programs can be conducted which help to know the work life and personal life of employees

### Suggestions to the women employees

- Women Employees have to drop the activities that take more time or energy to complete the work.

- They can utilise the facilities available for work-life balance and they can manage both work life & personal life. The women employees can use the facilities which are provided by the bank to manage the work life balance of the employees.
- They can set priorities and manage all the works of work life well as personal life. So, that all the work can be done and they can easily manage both the works.
- They can use technology and they can reduce their work and which reduces the stress of the employees.
- They need to organise the things properly which helps to reduce the time consuming for the work and work will be done on time.
- They have to leave the matters about the work in the work place only they should not carry their work to home. They should not have to think about the work in home, which reduce the job stress.

## References

1. Aswathappa.K, Organisational Behaviour, Himalaya Publishing House, 2007.
2. Robbins Stephen .P; Timothy A, Organisation Behaviour, Pearson Prentice Hall, 2009.
3. Journals:
4. Vittal (2003). Strategies to empower women in the IT sector” In The International Conference on Women in the digital era: opportunities and challenges

## WEBLIOGRAPHY

- [http://en.wikipedia.org/wiki/Karnataka\\_Bank](http://en.wikipedia.org/wiki/Karnataka_Bank)
- <http://www.karnatakabank.com>
- <http://www.statebankofmysore.co.in/profile.html>
- [http://en.wikipedia.org/wiki/State\\_Bank\\_of\\_Mysore](http://en.wikipedia.org/wiki/State_Bank_of_Mysore)