

## Work Life Balance Issues of Women Employees: A Study in Bangalore City of Karnataka

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### ABSTRACT

Traditionally, the role of women involved cooking, cleaning, raising children, But, today's women have changed and have made their mark in every field. The proportion of women in work place is increasing, and it is a major challenge for them to balance the competing demands of work and family. So, a big question arising now-a-days for women employees is how they balance their work with life at home. Based on the current issue of the work-life balance (WLB) of the women employees, the present topic "Work - Life Balance Issues of Women Employees : A study in Bangalore city of Karnataka" is undertaken.

The review of the literature gives an idea about the policies adopted in different companies sectors. The present study includes a study of policies followed by various sectors for maintaining WLB of women employees. Bangalore is one of the cosmopolitan cities that has a number of employees working in different sectors. Therefore, a sample of 340 women employees working at Bangalore in different sectors like education, banking, information technology, Business Processing Outsourcing (BPO), insurance, marketing and medical were taken as a part of the study.

**KEYWORDS:** Work-life balance, Women employees, WLB practices, Sectors, WLB strategies

### INTRODUCTION

There is a great saying that "Office work is not everything in life and money making is not everything in life."

One of the prominent topics that have been discussed in the last few decades in the society is maintaining a balance between one's personal and professional work. life. With the advent of globalisation, the work place demands are ever increasing. Moreover, employees are spending much of their time at inz office than at home. It is said that many of women employees working in various sectors are having a disturbed work-life balance (WLB), which results in increase in the number of divorces, disturbed families

and relationships, conflicts in the organisations and suicides. Therefore, this is the high time for employers to draw out strategies and help the women employees to enjoy their work and live life to the fullest (Ezzedeem and Ritchey, 2009). There are 13 crore women employees in India who are struggling with WLB. The present global organisations are working 24×7 and 365 days a year, and the growth of the economy at present is in global recession, which is a major problem being faced by the world. Today everyone's focus is more on their work rather than their personal life, which is creating an imbalance in the professional work as well as their personal life. In fact WLB is one of the most difficult issues being faced by the women employees in the 21st century.

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## EVOLUTION OF WORK-LIFE BALANCE

The term WLB was first coined over 20 years ago in reaction to the trend of the 1970s and 1980s, when men and women began prioritising work and career goals over family, friends, community affairs and leisure activities. WLB was first used in 1970s to describe the balance between an individual's work and personal life.

## WHAT IS WORK-LIFE BALANCE?

In simple words WLB can be defined as the integrity between the work and life, where both are not interfering with each other. We can more clearly define them as following:

### Work

Work is an activity or effort that we put to produce or accomplish something. We work to get food, clothes and shelter on our heads. We work because we have to. Society was build up in a way that work is related to making money. However, many reasons are often cited for wanting to work, besides money, which includes productivity, ambition, esteem and contribution to society.

### Life

Life is more than our age count. It is a collage of our happiness, sadness, celebrations and peacefulness to name a few; work is a part of life. Life is broadly related to certain aspects like ambition, acquisition, achievements, etc.

### Work-Life Balance

A self-defined, self-determined state of well-being that a person can reach or can set as a goal, which allows them to manage effectively multiple responsibilities at work, at home and in the community.

In general, tWLB can be defined as follows: "It is a phenomenon that occurs to those who are gainfully employed and have to manage their personal life".

## WHY WORK-LIFE BALANCE?

We are all engaged in a number of roles everyday and we hold a number of roles throughout our life. Life conflict occurs when we are unable to give our "many

roles" the required time and energy, as a result of which participation in one role is made increasingly difficult by participation in another. So, there is a need for WLB (Woodward, 2007).

## WORK-LIFE BALANCE TRIANGLE

The work life triangle consists of the following:

- a) Work
- b) Relationships
- c) Self-care

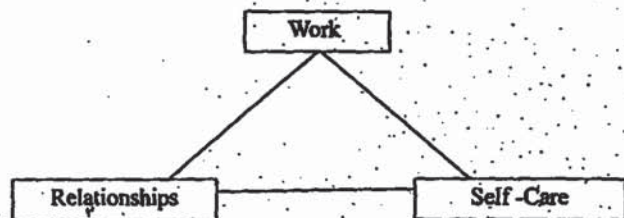


Figure 1: Work Life balance triangle

Work: What we do for career, meet the deadlines, etc.

Relationships: Parents, friends, spouse and children.

Self-care: Spiritual, physical, intellectual, emotional, health and wellness.

Many say that life is like riding a bicycle. To keep our balance, we must keep on moving (Einstein, 1970).

## WOMEN AND WORK-LIFE BALANCE

Modernisation has changed the traditions from where husband earned and the wife stayed at home to where the husband earns and wife earns too. But still, the wife cooks, washes and runs the house. Although women have started spreading her wings in all spheres of life, the traditional concept of the women as the homemakers has not gone away from the people's mind. Moreover, today the necessities have increased where there is a requirement of dual earners in a family.

Therefore, women have to face both family and also work. According to 2011 census, 46-65% of women in the urban areas were educated and employed. Today's women are mostly into full-time services and work for a minimum of 8 hours per day and 5 days in a week; they are also confronted by increasing work load every day. So, most of them carry work and responsibilities to

home; however, balancing between these two complex situations in the present day fast life requires life talent, tact skill and caution.

### WOMEN – THEN AND NOW

Traditionally, the role of women involved cooking, cleaning, raising kids, etc. They were looked upon as care givers and home keepers and were denied access outside home. But, today's women have made their mark in every field. They are ready to take up challenges in any sphere. However, they still run the house. So, there is always a question of how they balance work and family.

**Table 1: The changing era of women employees in different age**

	The machine age	The industrial age	The networked age
Women and work	The men worked and women tended the house	Both men and women worked, still women tended the house	Both men and women work and tend to the house

### WHY WORK-LIFE BALANCE IS IMPORTANT TO WOMEN THAN MEN?

Most of the women today are working in full-time services, for 8 hours per day and a minimum of 5 days in a week; they are also confronted by increasing work load every day. Moreover, the career women of today are continually challenged by the demands of full-time work and when the day at office is done, they carry more of the responsibilities and commitments to home also. Majority of the women work 40-45 hours per week and 53% struggle to achieve WLB.

Many women say that their life constitutes of multiple responsibilities both at work and at home. Due to this, they face lot of stress both at work and at home. But, men come home and relax, as they work more in the work place. So, we can say that the WLB is important to women than men.

### DOES A WOMEN EMPLOYEE IN ANY SECTOR HAVE TO FACE WORK-LIFE BALANCE?

Yes, this is a big question that everyone has in their mind. But, the answer is that, irrespective of any sector, women employees are facing the problem of WLB.

There are few sectors like the information technology (IT) and BPO where women are given some facilities like providing cab, crèches, flexible time, etc., in order to provide a good WLB. Some women employees say that salary also makes them happy in terms of WLB. Many women employees arrange servants or depend on their elders or else look for day care centres. But, there is always a problem in balancing their work and life.

### CHALLENGES FACED BY WOMEN EMPLOYEES IN INDIA

The following are the major challenges faced by the women employees in India.

#### Lack of Confidence

In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth.

#### Socio-Cultural Barriers

Women's family and personal obligations are sometimes a great barrier for them in succeeding in their business career. Only a few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

#### Motivational Factors

Self-motivation can be realised through having a mind set for running a successful business, attitude to take up risk and behaviour towards the business society by shouldering the social responsibilities. Other factors are family support, government policies, financial assistance from public and private institutions and also providing a suitable environment for women to establish their business units.

#### Lack of Proper Training in Business Administration

There is no proper training and education given constantly to women employees to acquire skills and knowledge in all the functional areas of business management.

#### **Lack of Identifying the Available Resources**

Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions and the schemes from the government's side, women are not enterprising and dynamic to optimise the resources in the form of reserves, assets mankind or business volunteers.

#### **Lack of Financial Assistance**

Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. The women entrepreneurs suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

#### **Lack of Efficient Managerial Skills**

Another argument is that women employees have low-level management skills. They have to depend on office staff and intermediaries to get things done, especially, the marketing and sales side of the business. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.

#### **No Proper Education**

Knowledge of latest technological changes, knowhow and education level of a person are the significant factors that affect a business. The literacy rate of women in India is found at a lower level when compared with the male population. Many women in the developing nations lack the education needed to spur successful entrepreneurship.

#### **The Male-Female Competition**

This is another factor which develops hurdles to women entrepreneurs in the business management process and which does not give freedom of mobility to them.

#### **Low Level of Risk Taking**

This is another factor affecting women folk while deciding to get into business. Low-level education provides low-level self-confidence and self-reliance to the women to engage in business.

### **WOMEN IN THE INFORMATION TECHNOLOGY SECTOR**

There are over 6.7 million women working in the IT sector in India. By 2012 there was a 60% rise in the women employment in the IT sector. In fact, it is the largest sector having more number of women working in the country. So, there is need for a number of WLB policies to be adopted by the IT sector. As reported by NASSCOM mentorship programs and internal studies on the road blocks were provided for women's advancement. The increase in the employment of females was aided by the companies adopting practices, such as providing transportation, flexible working hours and leave policies (Aiswaraya and Ramasundaram, 2012). Other major types of policies drawn for the women employees were anti-harassment policies, strong health care and awareness programmes, lounges and recreational activities.

### **WOMEN IN THE BPO SECTOR**

As per a survey, the number of women working in the BPO sector was about 7 lakhs. As said by the Vice President of NASSCOM, Sangeetha Gupta, women are a key and vital parts of the BPO workforce and their participation in the workforce is seen as a critical enabling factor for the continuous growth of the industry. Thus, some of the Human Resource practices such as counselling, healthcare programmes, regular medical check up, flexible time, maternity leave study assistance, working away from base, part-time arrangement of work, job sharing, etc. should be followed. Security is the main assistance required by women employees of a BPO as there are shift timing (Jayanthi and Venkatramaraju, 2009). In fact, it is fulfilled by all the BPO companies by providing security guard in the cab.

## **WOMEN IN THE BANKING SECTOR**

There are nearly 1,00,000 women employees working in the banking field, as per 2010 records. Right from the nationalisation of banks during 1970s to the emergence of private and foreign banks in the late 1990s, this sector has embraced the fairer sex with open arms and has been extremely proactive in adopting policy measures aimed at greater and fruitful participation of women in the banking industry. Women too have taken employment in banks on a proprietary basis since the time of their active joining of organised jobs. The reasons for increase in the employment of women in the banking sector are sensitive work culture, favourable conditions for personal development and flexibility in timings. According to Accord Group Pvt. Ltd.'s Director Sonal Agarwal, "Banking has been traditionally viewed as a safe working from 9 am to 5 pm, low stress job with good perks and comfortable working hours and maternity policies". Many women employees, such as Chandar Kochhar and Naina Kidwai, have risen to the top position in this sector only.

## **WOMEN IN THE MEDICAL SECTOR**

Now-a-days, high-paying jobs for women are in the medical industry. This industry has evolved from the days when women were only allowed to be nurses, doctors, dentists and psychiatrists. Today, women are becoming everything that men are in the healthcare industry. In late 1970s and 80s, women started working in the medical sector as nurses, surgeons, obstetricians and in many other healthcare positions. By 2010, their role in the sector became bigger with better opportunities. Women were running hospitals and were becoming the Chief Executive Officers (CEOs) of the hospitals. With the economic recession, jobs were moved to foreign countries also. But, with regard to providing the facilities, they are getting the least preference. Shift system is compulsory for them. Due to their profession, they have to rest during work than their personal work engagements. There is no flexible time given to them. Some of them say that pay is also less compared with others. So, there is a need for change in the facilities in the medical sector.

## **WOMEN IN THE MARKETING AND SALES SECTOR**

Today, it is a common sight to see a lady medical representative (MR) or a lady field executive. A wave of change came in the late 1980s, with more girls opting for pharmacy than boys and a few girls ventured into the unexplored terrains of marketing and sales. Indian companies, such as Gufic Laboratories, Unichem and Lupin Laboratories, were among the foremost to give ladies a chance in the typical jobs such as MRs and product executives (PEs). With regards to presence of women in sales, a few sales managers have expressed that lady MRs have good employment potential for they are highly punctual, disciplined, good at planning the day's work, persistent and persuasive by nature and they showed high commitment and dedication. However, they are more suitable for metro cities rather than interior towns, and many preferred working part-time in the mornings and afternoons only.

Critics however express that they are more suitable for general practitioner-based selling or hospital working rather than working for speciality divisions. They prefer to finish their calls early and many do not like to wait for late night calls on important specialists. Further, after marriage, most of the lady MRs take long breaks for maternity leave, which affects the sales and growth of the territory. Balancing their biological role as mothers and the demands of a selling career can be very tough, and in all fairness, family takes precedence over career for those few months or years. Increasingly, many mothers are returning back to their career in sales and many, with their persistent efforts, have made it to higher levels of Area Sales Managers and Regional Managers; a few with that extra drive have even assumed responsibility for national sales.

In marketing too, ladies have risen from being medical executives and PEs to even VP-Marketing and Sales. Coping with frequent touring has been the only major deterrent faced by some lady PMs with small children at home. While many take a full break for a while, a few have tried out other novel approaches. It is said "Necessity is the mother of invention". The

necessity of being closer to home during the early years of motherhood has led many lady PEs and PMs to set-up their own small consultancy services in product management, medico-marketing, designing, advertising, etc. While they are away from the mainstream, they have still managed to stay tuned-in with their industry and have managed to strike a balance between the different roles that they play.

On their part, to curb the tendency of resignation after childbirth, the industry will do well by working out a flexible option of working from home for the lady marketing executives for those critical months/years after childbirth or have a policy of 'no-tours' for a maximum of 1-2 years after childbirth. With the internet connectivity in the modern day, it is possible to be physically away from the work place, yet send in your output by the end of the day. A few adjustments at the organisational level may be required, but the loyalty that comes with such an approach is tremendous.

### **WOMEN IN THE INSURANCE SECTOR**

"Women as a percentage of our tied agents are about 30%, whereas among our top agents also about 45% are women", said a spokesperson from Kotak Life Insurance. This trend reveals that most of the women now wish to make a career in insurance. This is good for the companies, as employees and agent's stickiness translates into lower training costs and also ensures that customers are well-served by them for a longer time. Experts in the industry say that not only do female workers have better productivity, but also their persistency rate is higher. Women are now working as agents, constituting a good number of housewives and retirees from different professions. "Most of the women who enter into life insurance industry as agents are housewives. Women who are into teaching profession also taking up this profession as a part-time job", says K. Sahay, CEO, and Star Union Dai-Ichi Life Insurance. So, women in the insurance companies are mostly acting as agents or as sales executives. Regular policies are followed for those working in the company but not to the women who are acting as agents, as they are part-time employees.

### **WOMEN IN THE EDUCATION SECTOR**

Education is a feminised industry. There are over 15,000,000 women working in schools and other education sectors, constituting just over two-thirds of the work force. In the year 2000, women made up 73% of the people who completed tertiary qualifications in education, and the vast majority of these people seek entry as beginning teachers at schools. Many are of the opinion that education has a high WLB. But that is not true. There are many women employees who face stress because of working in the education sector. There is nearly 60% turnover in the education sector mainly due to the WLB maintained by many women employees. Some of the WLB practices followed in the education sector are providing transportation facilities, maternity leave, research facilities; higher education, job sharing, etc.

### **WORK-LIFE BALANCE PRACTICES OF WOMEN EMPLOYEES IN BANGALORE**

Young working population with a median age of 25 years, nuclear families, along with emerging job opportunities in the services sector-driven economy have led to an increase in the number of working women in India. The population of working women is estimated to be more than 25% by 2015.

Bangalore is one of the beautiful and developed cosmopolitan cities in India. It has a good historical value and is called as the garden city. The population is nearly 1 crore, with people belonging to different cultures and from all around the world living in the city. Almost all types of job sectors, especially, IT, BPO, education, banking, insurance, marketing, etc., are extremely developed at Bangalore. The city has created lots of employment for many people across the country irrespective of the gender. As such, there is a high rise of female workers in Bangalore.

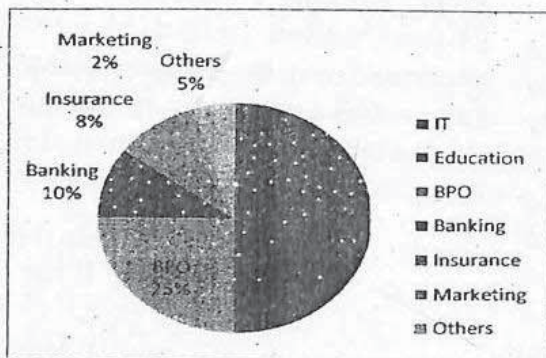
### **CENSUS REPORT OF WOMEN EMPLOYEES IN BANGALORE**

As per the census of 2011, there are 13 crore women employees in India working in various job sectors. In Bangalore, there are approximately 2.32 lakh women

employees who are working in different job sectors (Taj, 2011). The following Table 2 shows approximate percentage of women employees working in each of these job sectors (Source: Census 2011, Assocham survey)

**Table 2: Census report of women employees in Bangalore**

S1. no	Type of sector	Percentage of women employees in each sector
1.	IT	32
2.	Education	18
3.	BPO	25
4.	Banking	10
5.	Insurance	8
6.	Marketing	1
7.	Others	6
<b>Total</b>		<b>100</b>



**Figure 2: Figure showing percentage of women employees working in different sectors**

With the increase in the number of women employees, there is a need for the organisations to provide better WLB practices for them. As such, the following are the practices followed by different sectors at present to maintain better WLB for women employees.

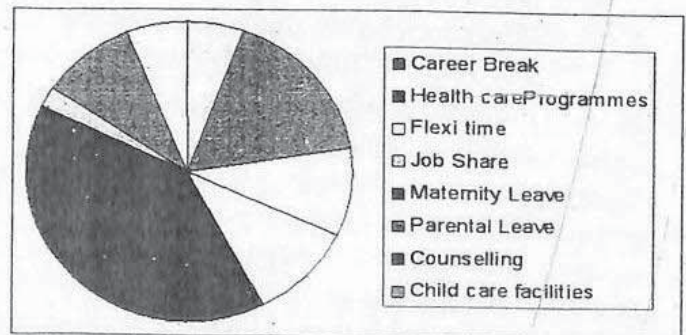
- Maternity leave
- Opportunity to return to the job after maternity leave
- Job sharing
- Telecommuting

- Opportunity to negotiate part-time work when the situation demands
- Healthcare programmes
- Recreation facilities
- Counselling facilities
- Child care facilities

The following are the WLB initiatives taken up by the organisations

- Flexibility in timings
- Career break
- Family support programmes
- Time off for family events
- Social functions involving families
- Relocation facilities
- Transportation facilities
- Providing food facilities
- Parental leave
- Career leave provision

The following Figure 3 is the graphical representation of the responses of 340 respondents surveyed in Bangalore from the educational, IT, BPO, medical, marketing, banking and insurance sectors regarding implementation of the WLB policies in their job sectors. Of which, only 178 (55.5%) respondents said that their companies were implementing the WLB strategies for women employees. Of these, maternity leave (40%) is generally provided in all the sectors, whereas career break (5%), healthcare programmes (17%), flexi time (9%), job share (10%), parental leave (2%), counselling (10%) and child care facilities (6%) are yet to be included by the educational, IT, BPO, medical, marketing, banking and insurance sectors



**Figure 3: Work life balance policies followed in different sectors**

while implementing their WLB policies.

## CONCLUSION

Therefore, from the above survey results we can conclude that, though there is an increase in the number of women employees, there is no proper implementation of the WLB policies by each of the job sectors. Due to this, there is a high increase in the turnover and absenteeism, particularly in female workers. It is observed by the authors during their survey that 62% of absenteeism is only due to failure in implementing the policies; moreover, there was 46.8%

of turnover among different sectors during 2011 survey. This shows a bad symbol for the companies that are not implementing proper WLB policies. Therefore, there is a need for all the companies to implement, at least in the forthcoming days, better WLB practices so that it helps the organisations and also the nation to grow.

There is a saying that "If a woman is educated the whole family is educated". If a woman is employed, then the whole nation is developed. So, always there should be suitable HR strategies to build good WLB practices for the success of the organisations. In fact, it can be added as one of the competitive advantages also.

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