

**Work-Life Balance of Women Employees in Banking Sector:
A Comparative Study of Public and Private Sector Banks**



THESIS

Submitted to the
University of Rajasthan
for the award of the degree
of
Doctor of Philosophy (Ph.D.)
in
Commerce

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**DEPARTMENT OF BUSINESS ADMINISTRATION
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2019

CHAPTER VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

Banking is a people driven business. There have been a lot of technological advancements which have reduced the need of people interface but still there are functions of the bank which require human presence. The quality of services depends on the efficiency and accuracy of the person handling the service. Happy workforce leads to high motivation levels, better productivity and increased efficiency. The work environment in the banking industry is very competitive, target oriented, fast paced with heavy workloads. This results in employees feeling stressed and exhausted and also effects the work life balance negatively as they always have scarcity of time. The women in the workforce are more affected because they have to manage the family responsibilities and their jobs at the same time. The study aims to determine the status of work life balance of women employees working in the private and public sector banks and make comparisons amongst them. It tries to analyse the profile of the respondents through demographic parameters and assess whether the demographic parameters have significant effect on their work life balance. The objective of the study is to compare personal, work related and management related factors that influence the management of work life in the lives of women employees in public and private sector banks.

The research methodology is the science of conducting the research. In the present study, the objectives were defined and hypothesis were formulated. The plan was developed to conduct the research. The questionnaire was prepared and administered

to few candidates for pilot study. The reliability test was applied to the questionnaire. Calculation for Cronbach's alpha was made. Numerical value of the same came to 0.89414. The questionnaire was then administered to women employees from private and public sector banks. Random sampling method was used. The sample size was calculated to be 385. More than 700 questionnaires were filled by the respondents. After rejecting the incomplete questionnaires, 500 questionnaires were selected for analysis. The data was collected and tabulated. It was interpreted and analysed with the help of various tests implemented through SPSS 25 software. The findings, suggestions and conclusions of the study are presented in this chapter.

VI.1 Conclusions:

Work-Life balance is the most important buzzwords in corporate sector, especially for companies who want to retain their talented work force. Although it affects all employees by the effects are more pronounced in case of women who have become a major contributor to the workforce. Public sector banks offer job security, lesser work load, specified working hours, better leave provisions and policies and fixed compensation which ensures better work life balance in employees and their being satisfied with their salaries and posts. Private sector employees have better facilities and training, development and skill enhancement programs and performance linked reward programs into place but excessive work load and target based pay creates stress and burnout and also creates shortage of time for personal and family related activities. In both the sectors, traditional work culture exists. To ensure better productivity of employees, reduce the stress and maintain a positive balance in work life among the workers, a shift has to be made towards a more accommodating and modern organisation culture. Innovative perks, policies and practices have to be adopted and implemented in both these sectors.

Family support received for domestic, household and child care activities is of prime importance in maintaining work life balance. Women should strive to maintain a healthy balance by setting and prioritising their tasks, taking some time off for personal activities and relaxation, should try to focus on one thing rather than multi-task and try to keep the family and work lives separate to reduce the role conflicts and interference of one role into other. The banks should work with the women employees and discuss and address the issues faced by them.

Many companies in different sectors have provided facilities such as onsite day care centres, health care centres, gaming rooms, quiet rooms, paid to exercise schemes and have benefitted from the positive balance in work life among the workers in the form of increased productivity, commitment and loyalty. Many banks have policies¹ supporting women employees to return to work, mentored programs and trainings for promotions and career advancements, leave provisions for multiple situations etc. Big companies such as amazon² have launched virtual health care clinics for employees, intel has onsite primary health care unit, AirBnb³ gives stipend to employees to stay in AirBnb anywhere in the world, REI⁴ gives two days paid leaves for outdoor activities, Pinterest⁵ provides counselling to employees with new kids when they re-enter the work place, Southwest⁶ offers employee assistance programs, IBM gives perks for daily step counts in excess of ten thousand, etc. The best practices from various companies can be replicated in the banking industry. The balanced and inclusive personal and professional growth is important.

People have different goals professionally such as financial freedom, retirement corpus etc. Similarly, they have different goals personally such as physical fitness, leisure and hobby time, higher education, child care, networking and societal relationships etc. Every person has different needs and desires. When working women

feel that they are able to do things that satisfies and energises them, they feel more balanced at work and at home. Happy, relaxed and energised employees are more productive and efficient and so banks should also ensure the holistic wellness and development of the employees to be successful and competitive.

VI.2 Findings:

- 1) Numerous women employees working in private and public sector banks (72% and 75.2% respectively) lived in nuclear families.
- 2) Majority of women employees (37.2%) associated with public sector banks are greater than 40 years in age whereas majority of women employees (38.4%) associated with private sector are between thirty to forty years.
- 3) A greater part of women employees (55.6% and 49.6%) working in private and public sector banks are post graduates.
- 4) Most of the women employees (41.6%) associated with public sector banks had their annual income between six to twelve lacs whereas numerous women employees (39.6%) associated with private sector had their annual income less than six lacs.
- 5) Majority of women employees working in private and public sector banks (40.4% and 37.2%) have rendered their services for less than six years.
- 6) A larger part of female respondents (66.8% and 72.8%) associated with private and public sector banks are married.
- 7) Only a few women employees from private and public sector banks (2.39% and 4.9%) had non-working spouses.
- 8) Most of the married respondents from private and public sector banks (40.7% and 43.9%) had two or more than two children.

9) For the women working in public sector banks, numerical value of mean for work life balance was more for women living in joint families (3.55) as compared to the women living in nuclear families (3.05). This demonstrated, the women living in joint families were adept at managing their personal and professional lives in a better way. This is largely due to the support they receive from family members in their household, domestic and child care activities.

10) The mean score for work-life balance with respect to 'Age' for women working in public sector banks is highest for women with age less than 30 years (3.37). This implies that the women of this category are adept at better management of their family and work life. The reasons for this may be family support and lesser responsibilities at family front.

11) Post-graduate women employees of public sector banks had the highest mean score (3.36) for work life balance which implies that their level of work life balance is better. Graduate employees and employees with other qualifications had similar mean scores for the same (3.27 and 3.31 respectively).

12) The women employees working in public sector bank and having income greater than 12 lacs had the highest mean score for work-life balance (3.74). This indicates that women with more money to spare can better manage their work-life balance. The reason for this as suggested by Duxbury and Higgins, (2001) is that the employees tend to buy support from outside to cope with stress related factors.

13) Considerable influence was observed of variable designation on the work life balance of female employees working in public sector banks. The most stressed out were the employees with designations as Assistant Managers/ Deputy managers/

Managers. The employees in the other categories relatively had more balanced work-life.

14) The mean score for work life balance with respect to 'Work Experience' for ladies employed with public sector banks (3.73) is highest for women with 12 year or more of work experience more than 12 years. This indicates that with more experience the women are better able to deal with the issues and challenges faced by them in managing their family and work lives.

15) The married women employees serving in public sector banks have relatively lower score (3.26) for mean work life balance than the unmarried employees (3.39). This shows that they face more problems in coping with the challenges related to work life balance.

16) The women employees of public sector banks having more children face more hardships in balancing their personal and professional lives. This is because the birthing and nurturing of children are considered to be the primary responsibilities of women. The women with two or more than two children had the lowest mean score for work life balance (2.73), whereas the women with one child and no child had mean scores as 3.27 and 3.79. This implies that with the increment in the number of dependents, the lady workers face more difficulties in managing the same.

17) For the women working in private sector banks, numerical value of mean for work life balance was more for women living in joint families (2.98) in comparison to the women who live in nuclear families (2.77). This demonstrates, the women living in joint families were adept at managing their personal and professional lives in a better way. This is largely due to the support they receive from family members in their household, domestic and child care activities.

18) The mean score for work-life balance with respect to 'Age' for women working in private sector banks is highest for women with age less than 30 years (2.97). This implies that the women of this category better manage their family and work life. The reasons for this may be family support and lesser responsibilities at family front.

19) Post-graduate women employees of private sector banks had the highest mean score (2.95) for work life balance which implies that their level of work life balance is better. Graduate employees and female workers with other qualifications had similar mean scores for the same (2.81 and 2.88 respectively).

20) The women employees working in private sector bank and having income less than 6 lacs had the highest mean score for work-life balance (3.11). This indicates that women with lesser income work in lower designations and have fewer responsibilities so they are better adept at management of their work and lives. As pointed by Sobha Sudarshan, (2015), most women have forgone promotions because they feel that they cannot handle the additional responsibility that comes with it and would have to compromise on family time to handle the same.

21) Considerable influence was observed of variable designation on the work life balance of lady employees working in private sector banks. The women in senior positions had better work life balance evaluated against the other categories. The employees in the middle level were found to be most worked up.

22) The mean score for work life balance pertaining to 'Work Experience' for women working in private sector banks (2.94) is greatest for women with work experience in excess of 12 years. This indicates that with more experience the women are better able to deal with the issues and challenges faced by them in managing their family and work lives.

23) The married women employees serving in private sector banks have relatively lower score (2.74) for mean work life balance than the unmarried employees (3.024). This shows that they face more problems in coping with the challenges related to work life balance.

24) The women employees of private sector banks having more children face more hardships in balancing their personal and professional lives. This is because the birthing and nurturing of children are considered to be the primary responsibilities of women. The women with two or more than two children had the lowest mean score for work life balance (2.57), whereas the women with one child and no child had mean scores as 2.68 and 3.01. This implies that with the increase in the number of dependents, the employees face more difficulties in balancing their work and life.

25) In case of women employees working in public sector banks, demographic factors for instance age, marital status and qualification did not significantly influence the work life balance. The p value in these cases is greater than 0.05 (level of significance). The factors which significantly impacted the work life balance were family type, number of children, annual income and work experience.

26) Demographic factor which significantly affected the work life balance of women employees serving in private sector banks were family type, annual income and number of children. The p value in these cases were lower than 0.05 (level of significance). There did not significantly impact these women's work life balance of age of employee, education, work experience, and marital status.

27) Family support is one of women's work-life balance among the most significant determinants. Women with supporting families have been found to manage their personal and professional lives in a better way. No significant difference was

established in the lives of private and public sector bank employees with respect to family support. This indicates that the respondents had similar perception in this regard.

28) Child care a factor of paramount importance that affect the work life balance of women employees. The women staying in nuclear families have to take care of home work of kids, their day to day activities, picking and dropping to school etc on their own. All these activities take a lot of time. Getting support from family members or spouse for child care activities such as education, food, extra-curricular activities etc is a big relief. There was no significant difference in the lives of public and private sector bank employees with respect to child care support received by them.

29) Women living in nuclear families have to keep their children in day care centres or under maid's supervision. This makes them mentally stressed, be it any sector they are working with. It was observed that there is no significant difference between the public and private sector bank employees in pertaining to leaving their children under maid's supervision or in day care centres.

30) Considerable difference was not observed in the lives of women employees working private and public sector banks with respect to cooking for their family and children. The mean score for private sector in this case is 3.029 and for employees associated with public sector it is 3.271 which indicates that more employees from public sector banks tend to cook for their families, but the difference is not significant as the t-value stands at 1.9101 and p-value at 0.0567 (which is greater than the level of significance 0.05).

31) Most of the women have joined the workforce to support their family financially and to become independent. Existence of considerable difference was observed

between the private and public sector bank employees pertaining to supporting their families financially. The mean value with respect to families requiring financial support of women's salaries, for women working in private sector banks (3.496) is higher than the mean value for women working in public sector banks (3.004). This shows that there is a higher requirement of extra income in case of women employees from private sector banks.

32) Existence of considerable difference was observed between women employees of private and public sector banks with respect to spending quality time with children/spouse or other family people. Numerical value of mean for public sector women employees (3.328) is quite higher than for the private sector women employees (2.648) which indicates that women working in private sector do not have ample time for family members. The excessive demands of job keep women busy and they are unable to fulfil family responsibilities.

33) Numerous women working in private sector banks have high workloads which demand more time to complete. The other matters related to family, children and society are overlooked in such circumstances. Existence of considerable difference was observed between women employees of private and public sector banks pertaining to paying attention to urgent family matters or taking care of aged people in the family. Most private sector employees are unable to find time for such activities.

34) Banking is job that requires employees to put a lot of customer centric efforts despite the deployment of advanced machines and kiosks. Existence of considerable difference was observed between women working in private and public sector banks with respect to their getting time for self-development, training and upgradation of skills. The mean score for public sector women employees (2.884) is higher in this case than for private sector women employees (2.652). This implies that public sector

women employees get more time for self-development and learning new skills as compare to women associated with private sector banks.

35) Existence of considerable difference was observed between private and public sector women employees with respect to their spending time on hobbies, health related activities, exercises such as yoga, walking and leisure activities. Numerical value of mean for public sector bank employees is greater than for private sector bank employees ($2.996 > 2.528$).

36) Not being able to provide proper time to all the aspects of one's life results in stress and guilt. A greater number of private sector women employees claim to not sleep properly in comparison to the women working in public sector banks.

37) Many women employees face physical and mental health problems due to the nature of job. They have to work on laptops for long hours in sitting position, which causes problems related to eyes and back pain. They often have to deal with difficult customers which disturbs their mental peace. The findings suggest that existence of considerable difference was observed between the private and public sector women employees with regard to facing health problems due to stress.

38) The mean score for overall work life balance of public sector women employees (3.368) is greater than for private sector women employees (2.876). The public sector bank employees are adept at better management of their personal and professional lives as as evaluated against the private sector ones. This shows existence of significant difference in these two sectors owing to overall work life balance.

39) It was observed that both private and public sector banks had documented key result areas and they were significantly not different pertaining to specific job responsibilities.

40) The mean score for private sector is higher for skill utilization ($3.244 > 2.908$). Private bank employees are involved in cross-selling products, have to resolve issues and problems of customers, satisfy customers even when their demands are not in line with policies and get the customer to make payments. They have to think of solutions which are out of the box and which use their skills and capabilities.

41) Considerable difference was not seen between private and public sector banks owing to employees having control over the content and pace of work in both sectors.

42) Team support and inter-personal relationships among the workers are important factors in maintaining the work life balance. If the relationship of the employee with the team members is cordial, they get help from them if on leave or in many other circumstances. An atmosphere of support has a positive impact on individuals. Existence of considerable difference was not observed between private and public sector banks owing to employees having good co-ordination with their team members and their superiors.

43) The mean score for public sector bank employees (2.392) is less than the mean score for private sector bank employees (2.572) owing to employees having to travel and stay away from their families. This shows that the women employees of private sector bank have to travel more than their public sector counterparts but the difference is not so significant. (t value = -1.6176 and p value = 0.106).

44) Findings revealed that the women employees from both private and public sector banks have similar opinions and views about banking industry being competitive and labour oriented.

45) Existence of considerable difference was observed between private and public sector bank employees owing to their satisfaction level regarding their

compensation and designation. The mean score for public sector bank respondents is 3.564 and for private sector bank respondents is 3.02 which shows that the private sector employees are largely dissatisfied with their pay. They opine that their pay is not at par with the work load and their capabilities.

46) Public sector bank employees are largely of the opinion that they can handle more responsibilities and challenges at work (mean score is 3.224) whereas their private sector counterparts opine that they have excessive work load already but some of them are in favour job enrichment (mean score is 2.796). It was determined that there exists noteworthy difference between private and public sector bank employees owing to handling more responsibilities at work.

47) Existence of considerable difference was observed between private and public sector banks owing to the policy of remuneration based on completion of the targets. In private sector bank, mostly employees of all cadres and departments are compensated on the basis of level of target achievement. This is also an important parameter in performance appraisal systems.

48) Existence of considerable difference was not observed among the responses of women working in private and public sector banks pertaining to an understanding supervisor with whom problems related to job and some personal issues can be discussed. Although the respondents mostly favoured supervisor support as an important parameter in balancing their work and life.

49) Existence of considerable difference was not observed between private and public sector banks owing to employees getting feedback, appreciation or

criticism for their work. There are rewards and recognition programs in private sector banks for extraordinary activities performed by employees. Criticisms and feedbacks are also provided by the immediate supervisors.

50) Women in private sector banks had to work long hours. The work load is such that they have to either stay back to finish the work or take it home. Sometimes they have to match accounts, cash balances etc. Normally, the women in public sector banks have specific work timings. Existence of considerable difference was observed in private and public sector banks with respect to long working hours.

51) It was found that employees of both the sectors have similar opinions with respect to the work life balance arrangements and policies in their organisations. No significant difference was found in both the sector pertaining to documented WLB policies.

52) Existence of considerable difference was observed in private and public sector banks owing to their arranging for self-development programs to cope up with stress. The mean score for private sector banks (3.404) is higher than the mean score for public sector banks (3.168) in this case which shows that the private sector banks conduct more trainings and workshop as evaluated against public sector banks so that employees can learn to handle work pressure, performance pressure, pressures of fulfilling financial and family responsibilities etc.

53) Existence of considerable difference was not observed between private and public sector bank employees pertaining to arranging for trainings regarding family work sensitivity and employee wellness.

54) With the advancement of technology, employees can be easily accessible and can stay connected from any place. When the opinions of private and public sector bank employees were compared owing to flexibility of work arrangements provided by the banks, no significant difference was found. The mean score for both sectors was similar and most respondents opined that they are not provided with any flexible arrangements of place and time.

55) Existence of considerable difference was not observed between private and public sector banks owing to the banks having proper leave policy. Although the employees feel that they are not able to completely benefit from the leave policies because of work culture, pressure from colleagues, supervisors, fear of bad reviews in performance appraisal systems etc.

56) Existence of considerable difference was observed between private and public sector banks owing to family friendly transfer policy. Government has mandated public sector banks to transfer female employees in places of their choice or close to immediate family.

57) It was observed that there is a significant difference amongst public and private sector banks owing to providing child care arrangements such as family room, day care centres etc. The mean score for private sector banks is higher (2.92) than public sector banks (2.724) which shows that private sector banks provide more such arrangements as compared to public sector banks.

58) No significant difference was revealed owing to employees getting fair treatment in both the sectors. Although few women in both sectors opine that they face discrimination at the time of promotions.

VI.3 Suggestions:

The balance between personal and professional life will differ for everybody. An individual's work-life balance keeps changing and with different other situational and demographic factors. Following recommendations were taken on the basis of the study findings.

1) The banks are advised to establish a Work life balance cell at their branches in order to analyze the level of their employees' expectations and perceptions on the same. In such event, no one but they can guarantee and ensure the prosperity of their workers and attempt to boost the representatives' fulfillment. Since the banks are confronting high challenge in the financial business, so as to build the standards for dependability, efficiency and resolve of the representatives, the authorities are encouraged to concentrate on the basic elements of work life balance and ensure to provide solutions to issues raised by employees.

2) The employees should be trained to handle work and family life by prioritising their activities, setting their goals and keeping the work structure and hours constant. They should be encouraged to take leaves and breaks so as to relax and refresh themselves. Monotony in work should be avoided by taking short breaks for games, fun assignments, changing schedule of work etc. Community engagement opportunities are also beneficial in this regard.

3) The employees should be advised to set up preferences and work according to the set time for a particular activity. The individual representatives can plan accordingly after evaluating requirements for work exercises and activities pertaining to personal domain. These exercises could be planned for ordinary working day and occasions. On ordinary working days, the two exercises ought to be given equivalent

significance. On siestas, full time might be apportioned life related activities and exercises and few hours might be spent for work related ones, if important. This approximation should be filled in a month to month schedule and pursued. Any inconsistencies looked during the genuine execution will be amassed and toward the month's end those disparities will be considered as exceptional cases to give more opportunity for these exercises at other times.

4) Child care is one of the most important issues for married working women. A lot of women who have family support in managing their child have positive work life balance but for those who do not have any support and who have to leave their small children in creches and day care centres, the situation is often difficult. Providing family rooms, on job dependent care facilities can take a lot of pressure off the shoulders of women. This has been implemented by First Direct, an online and telephone bank.

5) Flexibility of work hours and place can also be advantageous in balancing work life balance of employees. Many women who leave their jobs because of child care and various other reasons will benefit from policies giving greater flexible time, compressed work weeks, job sharing etc. Reduced absenteeism and increased commitment are the benefits to the organisation. Employees get more time to handle situations which cause absenteeism.

6) Women friendly policies such as transfers to the branches of their choice is another feature that can help women employees maintain their work life balance. This has been mandated by the government in the public sector banks to accommodate transfer of female employees to the branches in the same city as their families.

7) The proper implementation of the policies supporting the maintenance of work life balance is of utmost importance. The usage of these policies is considered to be bad for the advancement of individual's career by the management and colleagues in a traditional working environment. As per the general thinking, the employees who use these benefits are not committed to the organisation and do less work. This culture needs to change. The employees need to be reassured and resource materials and training programs should be incorporated for the employees and managers alike.

8) Many women employees take career breaks due to child care or some unforeseen circumstances. The banks should devise strategies and training programs for such women to re-enter the workforce by providing them job related skills and flexible opportunities while keeping their time situations in mind. Such programs are run by a few organisations which help women re-start their jobs such as Credit Suisse, HP, IBM, Axis Bank etc.

9) There are very few women in the top management roles and so there is a dearth of mentors. Programs to promote the leadership skills and career advancements of women should be implemented. One such program is executed by Citibank in which women in mid-level positions are trained by senior managers. This increases retention rates, gender diversity, opportunities of promotion and creates internal mobility among participants. Such programs should be widely implemented.

10) Healthcare facilities such as onsite gym, healthy snacking, health check-ups at subsidized rates, step count programs etc also help in reducing stress. So banks should provide good coverage for health care and wellness benefits. Many such initiatives have been taken up in IT industries such as Wipro, IBM and others and can be employed in the banks as measures to decrease stress.

11) Adopting flexible employment models allows the organisation to hold on to people with skills, expertise and insights that will increase the value of team. The technological advancements are altering and evolving the profile of banking industry swiftly. So, training the employees to manage these changes and incorporating the new technologies in their work lives by mastering new technologies through skills enhancement workshops also helps in encouraging the balance in the lives of employees.

12) Ambiguity in job results in lower performance. It is suggested that to create an environment of reliability it is important to maintain the consistency of structure and hierarchy. Employees generally experience less anxiety if they know their job profiles clearly.

13) The employees in private sector banks were found to work longer hours because of work load. The banks should check whether the longer working hours are actually helping in the increase in productivity or not. It is advised to limit the working hours to get better quality of output from the employees.

14) Microsoft Japan has tested a four day work week and findings suggested that the employees are happier and the productivity increased by 40%. In a two week experiment by Jason Fried on employees of Collective Campus, Melbourne, Australia, it was found that shorter time for work required team to effectively prioritize, limit interruptions, and operate for the first few hours of the day at a more deliberate level. Many such practices from different sectors can be studied and implemented in banking sector also.

15) In the business realm, corporate culture sets the foundation for many very important things. Bonding with your colleagues has become the secret ingredient for

improved productivity, sales growth and employee retention. Team support is paramount factor in maintaining work life balance. When employees feel stressed, they seek support. If this support comes from team members, an environment of trust and dependability can be fostered. Having a good relationship with the colleagues who can provide support in case of emergencies or difficult situations helps the employees manage their lives in a better way. It is suggested that team building exercises should be undertaken to create a sense of team work and improve bonding. Employee and family events, sports events involving families, marathons and other games etc are examples of these.

16) It was found that employees who work under a supportive supervisor tend to have a positive work life balance, reduced levels of work life conflicts and increased job satisfaction. Supportive boss can offer practical, emotional and problem-solving support to the employees. Banks should train the supervisors to be a positive influence in the lives of employees because they have the power to encourage the employees with their attitudes, behaviour and perceptions. It is important to train supervisors to support family friendly policies which indirectly impacts the organisation culture also. If a senior manager responds to emails while he or she is on a vacation, this sends an important signal in the employees and they try to imitate the behaviour shown by the seniors. So, its paramount model the work life balance they would like to see in the lives of the employees.

17) Incorporating provisions for leaves for different life cycle needs can also help employees in maintaining work life balance. Many employers give short term leaves to take care of their children's education and exams, child birth problems, serious illness of a family member, moving to a new location etc. and long-term leaves for

care of small children, extended maternity leaves, leaves for studies etc. These policies may be implemented in banks also.

18) The lines between the personal and family life and work lives have been blurred. The employees are expected to respond to work demands after the scheduled times. Allowing a cross-over of life needs into the workplace may help employees achieve balance. For example, allowing them to attend child's parent teacher meetings and report late to work, allowing some time online for personal reasons, allowing women to leave early sometimes to cater to their family needs etc.

19) A platform where employees can voice their concerns, get support and discuss their problems should be created. Empowering employees, respecting and seeking their opinions on different issues involving them in decisions also helps in job satisfaction.

20) Rewards and recognition programs should be undertaken in public sector banks. A better appraisal and talent management system should be implemented. Job security is a concern in private sector banks which should be addressed.

21) Success mapping of the trainings, new policies and practices relating to manage work-life should be done by the banks. This will show the real benefits received by the stakeholders, show the evidence of change and level of improvement and help in the changes in the initial process depending upon the results.

VI.4 Scope for Further Research:

In the current circumstances, innumerable women are employed in innumerable professions. Responsibilities of personal and work life have to be borne by them. Notion of work life balance has gained paramount place in their lives. This study ascertains the work life balance in the personal

environment and work environment respectively. The model created in the study may help the women employees of Banking sector both from private and public sector to attain personal life satisfaction and additionally fulfilment from work especially those of the Banking industry in Rajasthan. The study also attempts to evaluate the conditions of women in public and private sector banks and determine the factors which exert influence on the work life balance of women working in these two sectors. This study can be conducted with the women employees of other states or on international level. The study can be conducted for both male and female employees in order to get generalized results. The development and implementation of Work-life balance programmes and impact of awareness and adoption of the same are some areas which have not been addressed and fall outside its scope. They are intriguing and needed to be explored. Additionally, the limitations and shortcomings of this study also provide insinuation for further research. Future research could be done in numerous sectors of the current study. The research findings could be enhanced and validated by utilising more diversified random samples. The main limitation of the current study is quantitative data collection. This represents the number of samples that restricts the development of findings. The study could be conducted with more number of samples and different findings could be drawn. However, the results of the present study are based on both qualitative and quantitative methods and large sample size may not affect the conclusions derived from this research. The hurdles for implementing Work life balance policies in urban and rural branches could be elaborately studied in future researches. A comparative study on Work-life balance of women employees in new and old private sector banks may be done in near future.

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