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## **“IMPACT OF SOCIO ECONOMIC FACTORS ON WORK LIFE BALANCE AND ITS IMPACT ON BANKING INDUSTRY”**

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### **ABSTRACT**

As of now a-days, ladies works may have countless working alternatives in banking industries, and afterward the environment in work environment turns into a basic factor for keeping the positions. A couple of lawful measures have been acquainted all together with build up the situation of women labors. Banking industry is the spine for the financial advancement of any nation and working women, being a significant portion of the general public, likewise assumed a crucial capacity in the smooth run of bank industry. Our spotlight in this assessment is on the Problems looked by working ladies in the Bank Industry and to know the effect of monetary establishment on them. Women establish very nearly half of the human asset of the nation. These are generally praiseworthy advances taken by the public authority to clear out the decimations of several years of effacement of women by our general public. Notwithstanding, patterns in segment information obviously demonstrate that advantages of these endeavors appear to have to a great extent skirted the women.

**KEYWORDDS: *Environment, Women, Banking Industry, Financial***

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### **1. INTRODUCTION**

The explanation behind choice of this subject particularly centering to women representatives in private area banks is on the grounds that it is felt that the state of women workers in a public-area bank is much better than in private area bank. As such it is likewise observed that culture of vicious rivalry is existing in private area bank and professional stability isn't ensured, which in one way or different summons gender separation sentiments among the workers Although it is

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seen that separated from rivalry and professional stability there are different problems looked by women representative's because of absence of powerful principles, discipline arrangement in the association. Notwithstanding, in India, still our general public is men overwhelmed and on a normal women are socially, strategically and financially more fragile than men. Indian Bank framework has made fast walks in network advancement as well as it itself approaches for clearing a path for enormous size of activities. Innovation has to be sure assumed a huge function in this sea change. Nationalization of banks in two gatherings in 1969 and 1980 was a watershed in the archives of bank region in India. Banks were expected to bring another way untraded so long. Rather than simple acknowledgment of stores and loaning credit, they started to be utilized as impetuses for achieving socio-financial change of our nation an objective considered heretofore to be external the bank field. The exhibition of banks has become a significant worry of organizers and strategy producers in India, since the increases of genuine area economy rely upon how proficiently the budgetary area plays out the capacity of money related intermediation. Effectiveness activity of banks has become a significant issue in India. As item advancements and money related liberation occur, serious weights rise and power bank to work all the more proficiently.

Gender imbalance, profoundly settled in Indian culture, might be a factor. Gender imbalances in wellbeing and wholesome status in India is the subject of a broad writing. Females have higher death rates in uteri because of sex-particular fetus removal and in outset and youth Girl youngsters are bound to be undernourished than young men and frequently have less admittance to medical services there are territorial varieties in the degree of these disparities.

## **2. LITERATURE REVIEW**

**BHATTACHARYYA, R. (2019)** In India, microfinance, overwhelmed without anyone else Help Groups (SHGs), has given a powerful system to offering money related types of assistance to the "unreached poor", and furthermore in fortifying oppressed and segregated women in the general public and in this way fundamentally adding to gender fairness and women Authorization. The chapter investigates the linkage between the part of microfinance and the Authorization of women in provincial and metropolitan India. The examination uncovers that however miniature account should give a compelling instrument to monetary and social



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upliftment of the less fortunate areas of the general public, especially women, yet its entrance relies upon a multifaceted and incorporated organization thus both the self-improvement bank model and the MFI model may have accomplished some sure advancement, yet their exhibitions are not exactly deterministic when contrasted and different nations of the world.

**YAMAUCHI, F., & LIU, Y. (2018)** This proposal inspects long- term effects of improved school quality at the primary school cycle on ensuing tutoring speculations and work market results utilizing extraordinary information from a review that followed almost 3,500 previous understudies in the Philippines. The Third Elementary Knowledge Project (TEEP) intercession presented a bundle of speculations and the board changes at the school level, including study hall advancements, course books, educator preparing, and school- based the executives in the time of 2000 to 2006. The effects on ensuing tutoring speculations and work market profit vary among females and guys. The intercession fundamentally expanded profit among females, which diminished the current compensation hole by sex. Nonetheless, the discoveries on tutoring results are blended; the sex hole would in general augment, upgrading females' current relative bit of leeway in tutoring, however their effects are irrelevant for the two females and guys.

**ABRAR UL HAQ, M., JALI, M. R. M., & ISLAM, G. M. N. (2017)** Women assume significant parts in the rustic economy as ranchers, breadwinners and business people. They additionally assume liability for the prosperity of the individuals from their families, including food arrangement and care for youngsters and the old. Country women's unpaid work, especially in helpless family units, frequently incorporates gathering wood and water. Women from indigenous and grassroots networks are frequently likewise caretakers of customary information, which is key for their networks' jobs, strength and culture. However, women in provincial territories face requirements in participating in monetary exercises in light of sexual orientation based separation and accepted practices, unbalanced association in unpaid work, and inconsistent admittance to instruction, medical care, property, and money related and different administrations.

**CINAR, K. (2016)** Gathering authority" is a full scale level quality of gathering frameworks, which is a result of industrious and overpowering appointive triumphs that prompts control of the parliamentary framework by a solitary gathering. Gathering authority can just develop

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through an assortment of individual-level (yet totaled), lower-level basic, and full scale level institutional components.

**BAYULGEN, O. (2015)** the legislature of Ghaziabad embraced a rancher bunch approach as the authority agrarian augmentation approach for Ghaziabad in 1988/89. From that point forward, this has been the significant procedure of the Government for the arrangement of farming augmentation administrations. The writing has demonstrated that arranging rural ranchers into bunches has given a viable institutional component to their strengthening. In any case, restricted examination has been directed in either Ghaziabad or other agricultural nations to research rancher bunches through the perspective of strengthening hypothesis. The general point of this study has been to increase an improved comprehension of how cooperation in rancher gatherings, helped by the public rural expansion association, prompts the strengthening of rural ranchers in Ghaziabad. To this end, four rancher bunches that were helped by the District Agriculture Advancement Office in Ghaziabad were considered utilizing a subjective contextual analysis approach.

### **3. OBJECTIVES: 1. SOCIO ECONOMIC FACTORS AFFECTS WORK LIFE BALANCE.**

- **LONG PERIOD OF SERVICE ALSO MAKES A PROBLEM TO ADJUST WORK LIFE BALANCE IN BANKING INDUSTRY.**

### **4. RESEARCH METHODOLOGY**

Information is one of the most significant and imperative part of any research study. Research coordinated in different fields of study can be assorted in approach, etc yet every exploration relies upon certain data which is investigated and decoded to get information relating to the subject of study.



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## 4.1 TOOLS

- **Analysis of Variance (ANOVA)**

For analysis of initial two research questions and set of hypotheses, Analysis of Variance (ANOVA) was utilized. General Linear Model (GLM) was to be utilized to decide if the methods for at least two gatherings vary. GLM is an ANOVA methodology where the calculations are performed utilizing a least squares relapse way to deal with portray the measurable connection between at least one indicators and a persistent reaction variable.

The GLM model of ANOVA was utilized for this analysis:

1. To decide if the methods for the presentation variable shift across state, area type, enterprise type, business type and furthermore the conceivable (eight) cooperation's between the four portions
2. To decide if the methods for the social measurements scores fluctuate across state, area type, enterprise type, business type and furthermore the conceivable (eight) cooperation's between the four portions

The after effects of (1) and (2) above has been utilized to approve the hypotheses sets (1) and (2).

- **Chi-Square Analysis**

A chi-squared test, moreover made as  $\chi^2$  test, is any quantifiable speculation test where the investigating allotment of the test estimation is a chi-squared scattering when the invalid theory is substantial. Without other ability, 'chi-squared test' consistently is used as short for Pearson's chi-squared test. The chi-squared test is used to choose if there is a critical differentiation between the normal frequencies and the saw frequencies in any event one grouping.

## 4.2 SOCIAL AND FINANCIAL FACTORS

- **Banking industry**

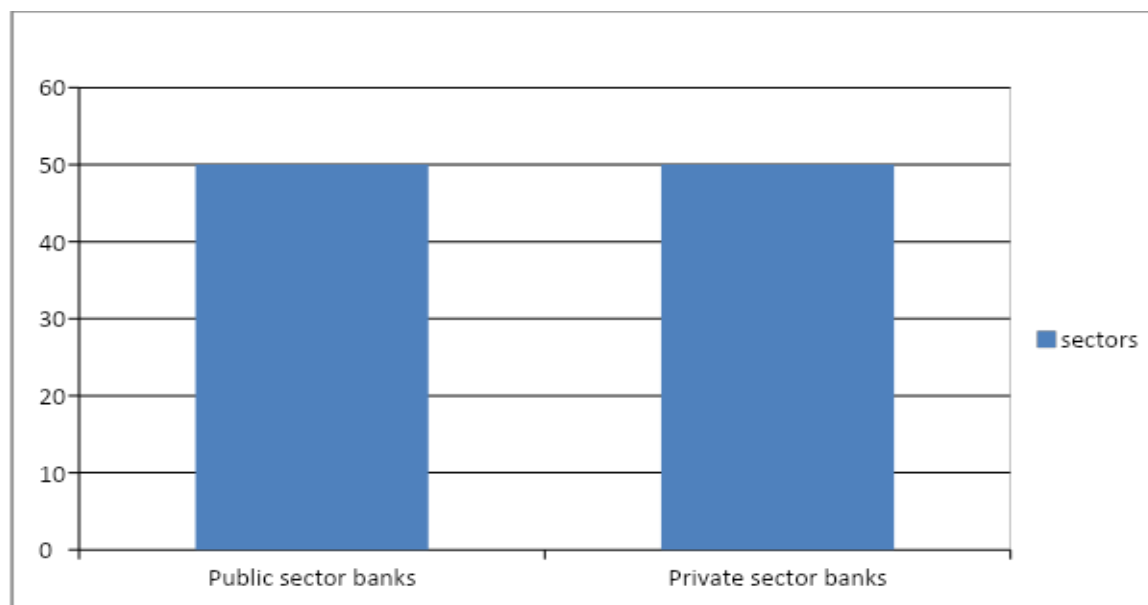
Respondents are grouped by the banking industry in to two classes' public industry bank and private industry banks. Table 1 gives the subtleties of banking industries which the women labors are working.

**TABLE 1:**

**Distribution of sample among banking industry**

Particulars	Number of Respondent	Percentage
Public industry banks	150	50.0
Private industry banks	150	50.0
<b>Total</b>	<b>300</b>	<b>100</b>

Source: primary data



**FIGURE 1: Distribution of sample among banking industry**

Figure 1 explores the subtleties of test respondents among banking industry. Equivalent significance was given to both the industry, consequently half of the women labors are working in the public industry banks and staying half are working in private industry banks.

- **Employment status of women labors**

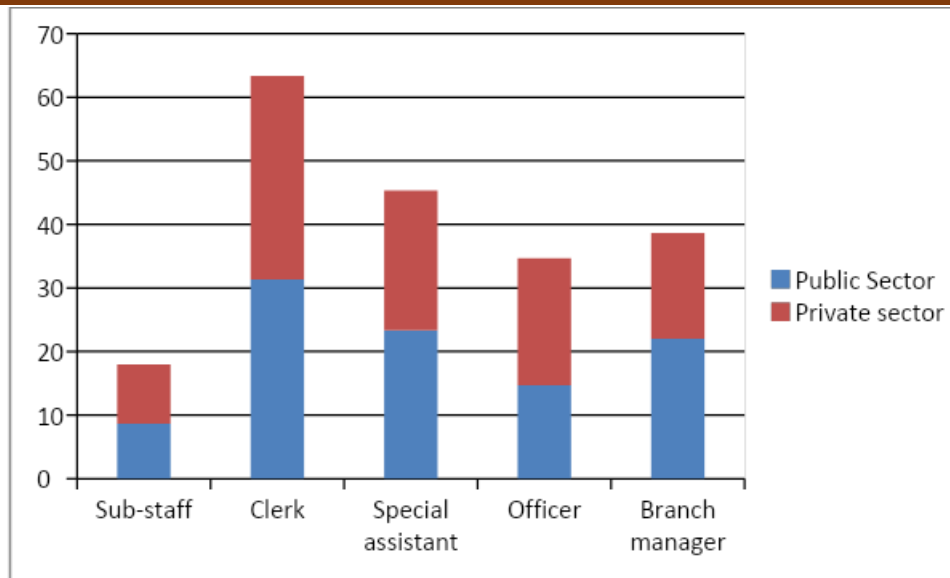
Women labors are grouped by their employment status into five classes as Bank managers, Officer, Special partner, Clerk and Sub-staff; Table 2 gives the subtleties of employment status of the respondents.

**TABLE 2: Employment status of sample respondents**

Particulars	Public industry banks		Private industry banks		Total	
	N	%	N	%	N	%
Sub-staff	13	8.67	14	9.33	27	9
Clerk	47	31.33	48	32	95	31.67
Special assistant	35	23.33	33	22	68	22.67
Officer	22	14.67	30	20	52	17.33
Branch manager	33	22	25	16.67	58	19.33
<b>Total</b>	<b>150</b>	<b>100.00</b>	<b>150</b>	<b>100.0</b>	<b>300</b>	<b>100.00</b>

Source: primary data





**FIGURE 2: Employment status of sample respondents**

From Table 2 it is induced that out of 300 example respondents 31.67 percentages of the respondents are working as Clerks, 17.33 percentages of the respondents are Officers, 19.33 percentages of the respondents are working as Branch manager, 9 percentages of the respondents are Sub-staffs and 22.67 percentages of the respondents are working as unique right hand.

About 31.33 percentages of respondents are having employment status as Clerks, 14.67 percentages of the respondents are employed as Officers, 23.33 percentages of the respondents are working as Special associates, 8.67 percentages of the respondents having employment status as Sub-staff and 22 percentages of the respondents are Branch managers in open industry banks. Though in private industry banks 32 percentages of respondents are Clerks, 20 percentages of the labors having employment status as Officers, 16.67 percentages of the labors are Branch managers, 22 percentages of the respondents are Special collaborators and 9.33 percentages of the respondents are Sub-staffs. It appears which the vast gathering of the participants (32%) working in banking industries are Clerks.

- **Age dissemination of women labors**

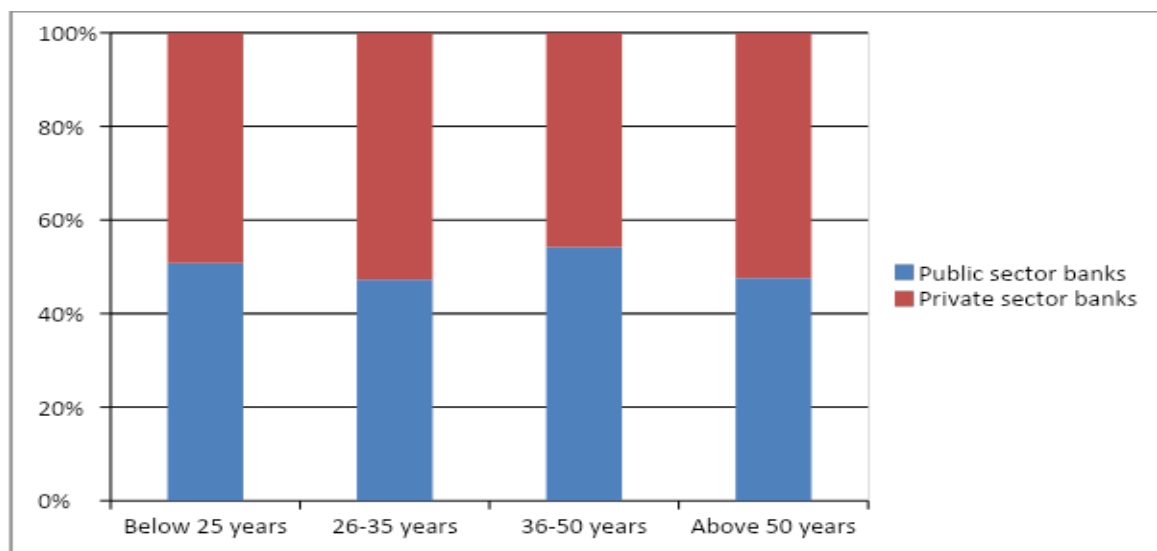
Women employees are characterized by their age into four classes as below 25 years, 26-35 years, 36-50 years or more 50 years.



**TABLE 3: Age distribution of Women labors**

Particulars	Public industry banks		Private industry banks		Total	
	N	%	N	%	N	%
Below 25 years	32	21.33	31	20.67	63	21
26-35 years	43	28.67	48	32	91	30.33
36-50 years	45	30	38	25.33	83	27.67
Above 50 years	30	20	33	22	63	21
<b>Total</b>	<b>150</b>	<b>100.00</b>	<b>150</b>	<b>100.0</b>	<b>300</b>	<b>100.00</b>

Source: primary data



**FIGURE 3: Age distribution of Women labors**



Table 3 shows that out of 300 labors, 30.33 percentages of respondents age having age of 26-35 years, 27.67 percentages of the respondents age in the age gathering of 36-50 years, 21 percentages of the respondents are having age of below 25 years or more 50 years.

Around 30 percentages of respondents are in the age gathering of 36-50 years, 28.67 percentages of the respondents are having age of 26-35 years, 20 percentages of the respondents are having age over 50 years and 21.33 percentages of the respondents are having age below 25 years are working in open industry banks. While in private industry banks 32 percentages of the respondents are having age of 26-35 years, 25.33 percentages of the respondents are having age of 36-50 years, 20.67 percentages of the respondents are having age below 25 years and 22 percentages of the respondents are having over 50 years old. It is seen that larger part of the respondents (30.33%) are in the age gathering of 26-35 years, which is viewed as the most unmistakable time of women labors bank profession.

- **Length of service of women labors**

Women labors are characterized by their length of services in to four classifications as below 5 years, 5-15 years, 16-25 years or more 25 years.

**TABLE 4: Length of service of women labors**

Particulars	Public industry banks		Private industry banks		Total	
	N	%	N	%	N	%
Below 5 years	31	20.67	33	22	64	21.33
5-15 years	21	14	51	34	72	24
16-25 years	60	40	49	32.67	109	36.33
Above 25 years	38	25.33	17	11.33	55	18.33
<b>Total</b>	<b>150</b>	<b>100.00</b>	<b>150</b>	<b>100.0</b>	<b>300</b>	<b>100.00</b>

Source: primary data



Table 4 it is surmised that out of 300 women labors, 36.33 percentages of respondents are having 16-25 years of service, 24 percentages of the respondents are having 5-15 years of service, 21.33 percentages of the respondents are having under 5 years of service and 18.33 percentages of the respondents are having over 25 years' service.

Around 40 percentages of respondents having 16-25 years of service, 20.67 percentages of the respondents are having below 5 years of service, 25.33 percentages of the respondents are having over 25 years of service and 14 percentages of the respondents are having 5-15 years' service in open industry banks. While in private industry banks 34 percentages of the respondents are having 5-15 years of service, 32.67 percentages of the respondents are having 16-25 years of service, 22 percentages of the respondents are having below 5 years of service and 11.33 percentages of the respondents are having over 25 years of service. It is seen that lion's share of the women labors (36.33%) working in bank industries are having 16-25 years of services.

## 5. CONCLUSION& SUGGESTIONS

Now a day's ladies laborers are improved and advance in their work environment and in bank region. Specialist's society should endeavor to improve the conditions for lady's workers in different parts for instance maternity leave is effectively oblige women and help the lady for accomplish higher post really women's propensity is movement to fabricate high sort in each field in any case on the off chance that the condition isn't prepared, by then the decrease of progress and overhaul in work will be happen, etc.

Ladies laborers are consistently reliant upon obscene conduct then the Government should put demanding norms for these sorts of infringement, similarly open vehicle system every so often danger for woman and Government should put more Inspection. By and large people envision that men should simply work and expansion money and ladies should fill in as house hold, yet the budgetary solicitations on the Indian families are extending that is the explanation ladies moreover should association in getting pay for families. As such an essential change is required in attitudes of works, family members and public.



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## 6. FINDINGS OF THE STUDY

- 31.67 percentages of the respondents are working as Clerks, 17.33 percentages of the respondents are Officers, 19.33 percentages of the respondents are working as Branch manager, 9 percentages of the respondents are Sub-staffs and 22.67 percentages of the respondents are working as unique right hand.
- 30.33 percentages of respondents age having age of 26-35 years, 27.67 percentages of the respondents age in the age gathering of 36-50 years, 21 percentages of the respondents are having age of below 25years or more 50 years.
- 40.67 percentages of respondents are Post graduates, 26.33 percentages of the respondents are Graduates, 19.33 percentages of the respondents are having Professional knowledge and 13.67 percentages of the respondents are having higher secondary as their knowledge capability.
- 36.33 percentages of respondents are having 16-25 years of service, 24 percentages of the respondents are having 5-15 years of service, 21.33 percentages of the respondents are having less than 5 years of service and 18.33 percentages of the respondents are having over 25 years of service.
- 67.33 percentages of the respondents were married and 32.67 percentages of the respondents are living as single. Around 62 percentages of the respondents were married and 38 percentages of the respondents were living as single in open industry banks.
- 46% of the women labors addressed that they have some issue while working in bank industry while 36% response that there are a ton of issue for ladies in bank industry and 20% said that there are not many issues for ladies in the bank business.
- 58% working ladies in bank industry had to defying issue from the relatives in family while remaining 42% having no issue achieved by relatives in family.
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## 7. SUGGESTIONS

For further improvement in the work-life equilibrium of bank ladies works, the bank the board ought to follow vital strides to adjust work-life of ladies works in banks. The current examination proposes the accompanying focuses to adjust work-life:

- Banks ought to give separate strategy to work-life balance.
- Bank ought to have formal guiding office to comprehend the workers work life balance problems and to assist the workers with getting the arrangement.
- Normal activities, intercession and other delicate ability practices can improve the enthusiastic equilibrium of the labors.

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