CHAPTER-IX

FINDINGS AND RECOMMENDATIONS

Work and family represent two very important facets of adult life. Each of these variables contributes uniquely to our comprehension of human behaviour. Although researchers have examined these variables theoretically and empirically, yet they have examined both these crucial domains separately. However, researchers have long been speculating that these two variables are related with each other; and this relationship has emerged in the form of a conflict.

Many theories have been advanced by the researchers on work-family conflict. Role theory, Spillover theory and Conflict theory are considered the most important ones to analyse this conflict. Role theory refers to the social role an employee plays in the work domain, and how his experienced strain can negatively affect the performance in the family domain. Spillover theory states that the work sphere can have a positive or negative impact on the family sphere. Similarly, conflict theory implies that there is an inevitable conflict between work and family because both these spheres are generally incompatible, given their differing demands, responsibilities, expectations, and norms.

Based on the theoretical models devised by earlier researchers, work-family conflicts affect individual health and well-being, and it adversely affects a person’s performance at work and family roles. Thus, these models explain that the imbalance caused by a work-family conflict may lead to stress in individuals.
The urban women have a status different from rural women. Women in rural areas typically work for three shifts in a day. They start with their families first, then weeding the crops for a meagre wage and foraging for fuel and vegetables to cook. These women spend twice as many hours as compared to their husbands in supporting their families, but they are not given the opportunity to own the land in their name. Further, their work is always underestimated and they are subjected to the superiority of men in their families.

The economic development of any country depends on the effectiveness of its banking system. Financial institutions are entrusted with the responsibility of providing maximum financial convenience to the general public. The three major responsibilities include mobilising savings of the public, distributing the savings to the needy persons, and facilitating the trade and business which ultimately helps in the growth of the economy. To-day, the banking system is facing a tough competition as the market is now open for new entities also. The banks are struggling hard for their survival and development. But the employees are the victims of this ultimate pressure. They have to work more and more in such a situation. Their working hours often stand in conflict with their family duties and other social obligations. They are unable to pursue their personal activities. All these factors contribute to cause imbalance in work and family life. However, the situation demands a proper balance between work-family conflict which can be achieved by way of introducing various measures such as career growth, fulfilment of ambition, etc. at the work place; and by taking into consideration the issues such as health, leisure, pleasure and recreation of the employees in their families.
Hence, this study examines the problem of work-family conflict among the women working in public and private sector banks.

**OBJECTIVES**

The study has been conceived with the following objectives:

1. To identify work-family conflict among the working women in public & private sector banks.

2. To make a comparison between the working women in public & private sector banks on the basis of work-family conflict.

3. To study the relationship of job satisfaction with work-family conflict.

4. To study the elements of conflict according to Talcott Parsons Pattern Variables.

5. To identify the Conflict Resolution Strategies.

6. To make valuable suggestions.

**RESEARCH METHODOLOGY**

**Scope of the Study**

Working women in the Indian Banking Sector constitute the scope of this study. However, the study is limited to the scheduled commercial banks (those included in the Second Schedule of Reserve Bank of India Act, 1934) located in Punjab including Chandigarh. The sample includes the banks from both the public and private sectors. A list of all the public and private sector banks along with their number of branches was prepared. The information regarding the number of branches of these banks was collected from “A Profile of Banks 2007-
08, Department of Economic Analysis and Policy, Reserve Bank of India”.

These banks were arranged in a descending order of the number of their branches. This was done separately for the public and private sector banks. Then the first five banks were selected from each list for the purpose of this study. The selected banks are listed below in the following table.

<table>
<thead>
<tr>
<th>Public Sector Banks</th>
<th>Private Sector Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of India</td>
<td>ICICI Bank</td>
</tr>
<tr>
<td>Associate Banks of SBI</td>
<td>HDFC Bank</td>
</tr>
<tr>
<td>Punjab National Bank.</td>
<td>Axis Bank</td>
</tr>
<tr>
<td>Central Bank of India</td>
<td>Federal Bank</td>
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<tr>
<td>Bank of Baroda</td>
<td>South Indian Bank</td>
</tr>
</tbody>
</table>

**Sample of the Study**

The sample of the study was based on Multistage Stratified Non-Probabilistic Judgement-cum-Convenience sampling technique. The state of Punjab and Union Territory of Chandigarh became the first sampling stage, while public and private sector banks formed the second stage of the sample. The women working in these banks appeared at the third and ultimate stage of the sample for the study. A
total of 500 respondents comprising 250 working women each from both the public and private sector banks formed the sample of the study.

**Data Collection**

The data were collected through a pre-tested and well-structured questionnaire administered through the personal interview method. Before going for final data collection, the reliability of the questionnaire and validity of the scales were tested on 50 non-sampled respondents. This was done through split half method. The coefficients of different variables ranged from 0.813 to 0.924. The value of coefficient was sufficiently high to attain a level of significance. This revealed the reliability of data collection tool.

The statements in the questionnaire were qualitative and they were quantified on a five point scale using Likert scoring system. For taking definite decisions, a grant mean (N=500) and standard deviation were calculated for Work-Family conflict, social support and job satisfaction. All the respondents were then divided into the following three categories:

<table>
<thead>
<tr>
<th>Category</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>High level of WFC</td>
<td>67-90</td>
</tr>
<tr>
<td>Moderate level of WFC</td>
<td>43-66</td>
</tr>
<tr>
<td>Low level of WFC</td>
<td>18-42</td>
</tr>
</tbody>
</table>
High score implies that the perceived level of work-family conflict of the respondent employee is high, while low score implies that the respondent employee perceives the work-family conflict as low.

<table>
<thead>
<tr>
<th>Category</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>High level of Social Support</td>
<td>59-80</td>
</tr>
<tr>
<td>Moderate level of Social Support</td>
<td>38-58</td>
</tr>
<tr>
<td>Low level of Social Support</td>
<td>16-37</td>
</tr>
</tbody>
</table>

Scores in the range of 59-80 imply that the perceived level of social support of the respondent employees is high, while the scores in the range of 16-37 indicate that the level of such support is low.

<table>
<thead>
<tr>
<th>Category</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>High level of Job Satisfaction</td>
<td>64-85</td>
</tr>
<tr>
<td>Moderate level of Job Satisfaction</td>
<td>41-63</td>
</tr>
<tr>
<td>Low level of Job Satisfaction</td>
<td>17-40</td>
</tr>
</tbody>
</table>

Scores in the range of 64-85 imply that the perceived level of job satisfaction of the respondent employees is high, while the scores in the range of 17-40 indicate towards their low perception in this regard.

The study is chiefly based on primary data. The data was collected through a questionnaires administered to the respondents belonging to various branches of the banks under study. Wherever
feasible, interviews were also conducted in order to have a better understanding of the respondents’ views. Apart from it, secondary data was collected from various publications and websites of selected banks. The data was collected over a span of six to seven months.

**Statistical Tools**

The tools used for presentation of data include pie charts, and clustered column charts. For presentation of data, the statistical tools used include mean, standard deviation, t-test, z-test, chi-square test, factor analysis, and regression analysis have been applied for the following purposes:

Mean was used so as to know the level of work-family conflict, social support and job satisfaction in public and private sector banks. It was also used to find out the level of coping strategies adopted by working women to resolve the work-family conflict. Mean was also used to find the difference between public and private sector banks in terms of the variables selected for the study.

Standard deviation was calculated for judging the representativeness of mean scores among public and private sector banks.

T-test was used to undertake a comparative analysis of the two selected banks on the basis of work-family conflict, social support, job satisfaction and coping strategies.

Z-test was used to compare two proportions. It was used to compare the perception of women employees towards bank policies and programmes & their legal rights.

Chi-square test was used to test the significance between socio-economic variables and work-family conflict.
Factor analysis through principal component technique was used to highlight the contents that emerged through different statements on WFC. It was employed for extracting the factors and to compare between both the sectors.

Regression analysis was used to find the combined effect of work-family conflict on the level of job satisfaction.

**MAIN FINDINGS**

The findings that emerged from the discussion are as under:

**Work-Family Conflict**

1. Overall results of Work-Family Conflict reveal that women working in the banking sector are experiencing moderate level of work-family conflict.

2. The highest proportion of respondents from the public sector banks faces a moderate level of work-family conflict, followed by those having a low and high level of such conflict. The highest proportion of respondents from the private sector banks faces a moderate level of work-family conflict, followed by those having a high and low level of such conflict.

3. The pattern of work-family conflict differed significantly among the public and private sector employees. The level of work-family conflict is significantly higher among the private sector employees as compared to that of public sector employees. This may be attributed to the reasons such as longer working hours, burden of work, suppressive attitude of the seniors in private sector banks.
Work-Family Conflict in Public and Private Sector banks: A Comparison

- The study brings out that the women working in public sector banks feel more satisfied with respect to the nature of their work as they get enough time to attend their family responsibilities also. However, those in private sector banks are not satisfied with the time they get to attend their family responsibilities.

- It has been found that the responsibilities being performed by the working women in the public sector banks under study do not hinder them to attend their family duties, while for those in private sector banks; the duties towards their families remain unattended due to their work responsibilities and long working hours.

- With respect to the time spent in the office, the working women in public sector banks are found to be more satisfied than their counterparts in the private sector banks as they do not have to sit beyond the office hours which allow them to participate in household activities earnestly. While in the case of private sector banks, women cannot leave the office even their office time is over as they are entitled to do other work also like marketing, calling etc.

- The women working in private sector banks have to sit even after the fixed office hours which leave them exhausted and puzzled to attend their family matters. However, the situation is different in the case of public sector banks.
Women working in public sector banks leave the office when their timings are over and moreover they have fewer hours of public dealings also as compared to private sector banks.

- In case of women working in public sector banks, they do not feel emotionally drained; and they contribute significantly in their family matters after reaching home. However, the situation is different in the case of private sector banks as usually they get free late from their offices and till the time they reach home they are already drained to participate in any of the family matter.

- There is lot of pressure due to work in private sector banks. It mars the interest of women in their household activities. However, it is not in case of public sector banks as work pressure is less as compared to private sector banks.

- The level of agreement on problem solving behaviour at work reveals that women in both the banking sectors agree that their behaviour helps them to resolve their family problems also. It reveals that problem solving behaviour of working women is mature enough to tackle the difficult situation and problems.

- The analysis further provides that the intrinsic feeling on counterproductive behaviour at home is the same for women working in both the banking sectors which reveals that the behaviour women are following at work place can give negative results at home because at workplace women have
to be professional but at home relations demand love, affection, compassion, care and diligence.

- The data provides that women working in public sector banks feel that their workplace behaviour helps them to prove as a better parent and spouse which shows that women at their work place have grown professionally as well as personally.

- The women working in public sector banks believe that the time spent by them in family matters does not interfere with their responsibilities at work. However, their counterparts in the private sector banks hold a different view in this regard as they feel that time spent in family matters interferes in their work.

- As far as involvement of women working in public sector banks in their family matters is concerned, it is found that they get enough time to perform their duties at work, whereas their counterparts in private sector banks have a completely different view in this regard. Women working in private sector banks feel that they are too much involved in family matters that they often fall short of time to perform duties at work which increases WFC.

- Women working in both the public and private sector banks disagree on the statement that they fail to perform their duties at work properly due to their family responsibilities. It clearly reflects that they always try to strike a balance between their family and office duties. Even if they are
occupied with home responsibilities they make sure that their responsibilities at work get due regard.

- Women working in public sector banks disagree that the stress felt at home often keeps them preoccupied with family matters at their workplace, whereas those working in private sector banks neither agree nor disagree in this regard. May be at times women from private sector banks feel that stress from home keeps them occupied at work place.

- Women working in public sector banks disagree that they fail to concentrate themselves on their work due to the stress arising from their family responsibilities. However, their counterparts in private sector banks have a different view in this regard as they feel that they cannot concentrate properly on their work because of the stress arising from family responsibilities because results have shown that women working in private sector banks falls short of time to attend to their family responsibilities.

- Women working in public sector banks disagree on the statement that tension and anxiety arising from family life weakens the ability to do the job. However, their counterparts in private sector banks feel that tension and anxiety from family life weakens their ability to do the job. Hence they feel WFC.

- In the public sector banks under study, women disagree that the behaviour which works for them at home does not seem to be effective at work, whereas women working in
private sector banks have a different view in this respect as they neither agree nor disagree. This may be because they feel that at times the behaviour used at home can be effective at work also.

- The analysis further highlights that women working in public and private sector banks neither agree nor disagree that behaviour required at home can be counter productive at work. This reveals that at times work place also requires compassion and adjustments with professionalism to get the required work done.

- It has been found that women working in private sector banks and public sector banks neither agree nor disagree that the problem-solving behaviour that works at home is not useful at their workplace. This may be because of the reason that there can arise some situations when problem solving techniques used at home can give good results at workplace also.

So, it can be concluded that work-family conflict or family-work conflict is significantly greater among women working in private sector banks as compared to those women working in public sector banks. This may have been due to the reasons such as work overload, long working hours, less holidays, sales pressure etc. which result in disturbing the family life of women working in private sector banks. However, the working conditions are comparatively better in public sector banks. Hence they do not face less WFC as compared to their counterparts in private sector banks.
Social Support

Overall results show that moderate level of social support is being extended to most of the women working in the banking sector. This implies that their work and family environment lends them enough support to cope up with the work-family conflict.

Social Support in Public & Private Sector Banks

If we make a comparative study of the social support being advanced by both the banking sectors under study, we find that it is more in public sector banks. This result correlates with the finding that women working in private sector banks face more work-family conflict as compared to their counterparts in public sector banks. Thus, it can be said that the women working in private sector banks get less social support from their seniors and colleagues at their workplace. Their husbands and relatives also fail to extend such kind of support to them. The significant results emerging from the study are detailed as hereunder:

- Women working in public sector banks feel that their seniors are quite co-operative to help them in solving their work-related problems, if any. They try to solve their problems with their experience readily. However, in private sector banks, the employees have no hesitation in talking to their seniors regarding any work as the age difference between the seniors and juniors is not much.

- The extent of co-operation extended to the female employees by their co-workers is significantly higher in public sector
banks under study. However, the co-operation given to the female employees by their seniors in both the public and private sector banks is almost the same. This reveals that co-workers in public sector banks are more helpful to the women working with them. This may have been for the reason that public sector bank employees prefer to have good and long-term relations among them as they do not think of switching over to other organisations as frequently as happens in private sector banks.

- The help and co-operation extended by the husbands to their wives in public sector banks is comparatively greater as compared to their counterparts in the private sector banks. It may have been for the reason that the husbands of the women in private sector banks find it difficult to lend regular support to their wives as the performance of duties in such banks is always a challenging and tough job. Moreover, the Indian families, generally, take women as supportive earners and not the primary earners, so their job is always considered as less important as compared to their male counterparts. Hence, regular adjustments cannot be made by the husbands which ultimately leads to a work-family conflict.

- The study further provides that statistically the help extended by the relatives/friends to the women working in both the public and private sector banks is almost the same. However, some of the close relatives such as parents,
grandparents and spouse are found to be more helpful in every kind of situation.

**Factors Contributing Towards Work-Family Conflict**

1. The analysis highlights that in the case of public sector banks, five factors have contributed significantly towards the work-family conflict among the women working in such banks. The most important factor has been work hurdle to family life, followed by the factors, viz. family hurdle to work, family life hurdle to career, counter-productive role behaviour, and positive role of behaviour.

2. In the case of women working in private sector banks, there have been four factors which contributed highly towards the level of work-family conflict. The most significant factor has been counter-productive role of family life and behavior, followed by work hurdle to family life, family life hurdle to career, and positive role of behaviour.

**Work-Family Conflict in Public and Private Sector Banks: A Comparative Analysis**

Both public and private sector employees have a similar factor structure. The factors, viz. ‘Family Life Hurdle to Career’ and ‘Counter-productive Role of Behaviours’ are independent dimensions for public sector banks, but it is a part of ‘Counter-productive Role of Family Life and Behaviours’ in the case of private sector banks. The factor work to family life emerged as the most important factor for public sector banks, followed by family life is hurdle to work, while for private sector banks it is family life hurdle to work, followed by work hurdle to family
life. Family life hurdle to career is a common factor for the employees working in both the public and private sector banks. Employees from both the banking sectors feel that they have not been able to avail all the chances of career advancement due to lack of their family support. The least important factor has been the positive role of behaviours for both the public and private sector bank employees. It reflects that positive role of behaviour of different peers/co-workers, etc. has not appeared significantly for the employees of both public and private sector banks. The counter-productive role of work and family life towards each other is the most important dimension of work-family conflict.

**Socio-Economic Status of Women Working in Banking Sector**

- The average age of women working in public sector banks is significantly higher than that of private sector employees. This shows that women working in private sector banks are younger in age than their counterparts in the public sector banks. This is in correspondence with the age of both these banking sectors.

- The average job experience of women working in public sector banks is also significantly greater as compared to that of their counterparts in private sector banks.

- The educational level of women working in private sector banks is significantly higher than that of their counterparts in public sector banks.
• Most of the employees from both public and private sector banks belong to urban areas. There are very few employees who live in rural areas.

• The family occupation of majority of the respondents from public and private sector banks is service. After that, women are from business families, very few women from private sector banks belong to professional family.

• The average income of women working in public sector banks appeared to be significantly higher than that of their counterparts in private sector banks.

• There is a great difference in the pattern of marital status of women working in public and private sector banks. As against those working in the private sector banks, a higher proportion of women in the public sector banks are married.

• There is a significant difference in the family type of women working in public and private sector banks as majority of the women working in public sector banks are from nuclear families. However, it is found that more women working in private sector banks are from joint families.

**Relationship of Socio-economic Variables with WFC**

1. No relationship could be established between work-family conflict and demographic variable, viz. of place of residence. However, all other demographic variables have shown a significant relationship with work-family conflict.
2. It has been found that age of a respondent has a significant relationship with work-family conflict. The conflict increases up to the age of 40 years, but during 41 to 50 years of age it declines. However, it again increases after the age of 50 years due to greater level of responsibilities of the respondents.

3. As one gains work experience, work-family conflict also changes. After 5 years of experience, work-family conflict starts declining but after 15 years of experience it again starts increasing as one gains the level of senior in the organisation. As seniority increases, more responsibilities are given which gives rise to conflict.

4. Higher the qualification of the respondents, greater is the work-family conflict in them. Work-family conflict is found to be significantly higher among the postgraduate women working in the banks as compared to those who are graduates.

5. Women working in the banking sector who belong to urban areas are found to be involved in greater work-family conflict as compared to their counterparts living in semi-urban areas.

6. Women who belong to service class families and are placed in the banking sector have been found to be facing higher degree of work-family conflict.

7. The female employees having lesser level of income have significantly more work-family conflict as compared to those having higher income.
8. The married women working in banks face higher level of work-family conflict as compared to the unmarried women as they have more family responsibilities to be taken care of.

9. The female employees who belong to joint families face more work-family conflict as compared to those from nuclear families as they have more responsibilities at home.

Hence, work-family conflict has a significant relationship with socio-economic status of the women working in the banking sector in India.

**Job Satisfaction and Its Relationship with Work-Family Conflict**

1. The level of job satisfaction is found to be significantly higher among women working in public sector banks as compared to their counterparts in private sector banks. This clearly shows that the women working in public sector banks have more job satisfaction as compared to those working in private sector banks. This may have been due to the factors such as better service conditions, more salary, growth opportunities, greater co-operation, social support, job security, etc. in public sector banks.

2. Total satisfaction level was worked out at 83.37 percent for women working in public sector banks. Among the respondents of public sector banks, the highest level of satisfaction is on “job security”, followed by “welfare services”, “relationship with peers”, “relationship with subordinates” and “salary”. The lowest level of satisfaction in public sector banks came to be on the variable “work itself”,
followed by “possibility of growth”, “advancement”, “bank policy & administration”, and “overall supervision”.

3. In private sector banks, total satisfaction level stood at 72.58 per cent. Among the women working in private sector banks, the highest level of satisfaction is found on “relationship with subordinates”, followed by “responsibility”, “relationship with peers”, “discipline” and “working conditions”. The lowest level of satisfaction in private sector banks came to be on the variable “salary”, followed by “bank policy & administration”, “possibility of growth”, “overall supervision”, and “relationship with superiors”.

4. The analysis further shows that low level of job satisfaction generates more work-family conflict among the working women and vice-versa. This reveals the fact that banking sector need to focus on organizational and personal factors which may increase the level of job satisfaction to reduce work-family conflict.

**Perception of Women towards Banking Profession**

- The analysis shows that women working in public sector banks have good opinion with respect to the banking profession. They recommend others to serve in these banks. Further, they have no plan to leave their service in the coming five years period.

- As far as private sector banks are concerned, women working in these banks have been found to be dissatisfied with their service conditions. Hence, they do not hold a good opinion in
recommending other women to join the service of these banks.

**Perception of Women towards Bank Policies and Programmes & their Legal Rights**

1. The results of the study provides that after the introduction of financial reforms in the year 1991 and the tough competition thrown by new generation banks, it has become more difficult for the working women to sustain their work pressure.

2. Majority of the women working in private sector banks feel that their work-family conflict stands in their way to attend the training and development programmes organized by the banks which hinders their career advancement.

3. A vast majority of women working in both public and private sector banks are of the view that their postings should be in the branches close to their residence.

4. It has been found that more number of women working in public sector banks is ready to work on low wages if their working hours are reduced.

5. More of the women working in private sector banks feel that their supervisor, co-workers, husband, relatives and friends are prejudicial against them.
6. It is also found that more than eight per cent of women working in public and private sector banks feel that they should be given freedom to alter the methods to do work.

7. It is shocking to observe that only 45.60 per cent and 46.40 per cent women employees from the public and private sector banks respectively have been found to be aware about various legislations which protect their rights.

**Talcott Parsons Elements of Conflict**

Elements of conflict are studied according to Talcott Parsons Pattern Variables. These are five dichotomies developed by Talcott Parson, to draw out the contrasting values to which individuals orient themselves in social interaction. One side of the dichotomies reflects the value patterns dominant in traditional society; the other reflects the dominant values of modern society. *Social change* can be defined as alterations that occur in the social structure and social relationship. Alterations may occur in norms, values, cultural products and symbols in a society. Institutions, patterns of interaction, work, leisure activities, roles, norms and other aspects of society can be altered over time as a result of the process of social change.

Since the present study is focused on the role conflict of individuals in the society, hence, to correlate the findings of the study with Talcott Parsons pattern variables is very relevant and of utmost importance. The analysis of work-family conflict, social support and job satisfaction on the basis of pattern variables has been studied. Work-Family Conflict is a social issue and without studying Talcott Parsons Pattern Variables this research would be incomplete.
• The conflict arising out of self orientation and collectivity orientation does not lead to work-family conflict.

• Social support elements are effective and play a positive role in mitigating the work-family conflict.

• Job satisfaction helps in reducing the work-family conflict. So, higher the job satisfaction lesser would be the work-family conflict.

On the whole, it can be said that self orientation approach has been adopted for the various statements related to work-family conflict. Therefore the Self Orientation Pattern emerged as a strong conflict-inducing element of Talcott Parsons Pattern Variables. On the other hand, the elements such as social support and job satisfaction focus on Affectivity, Universalism, Collectivity Orientation and Achievement and not on Particularism, Self Orientation, Affective Neutrality and Ascription. Thus social support and job satisfaction emerged as the conflict-reducing elements of Talcott Parson’s Pattern Variables. So, it can be said that the results of this study correspond with the Talcott Parsons Pattern Variables.

**Coping Strategies adopted by the Working Women**

All the three types of coping strategies mentioned below are used by the women to manage the work-family conflict:

1. Type I (Structural Role Redefinition)

   In both public and private sector banks, the strategy followed most is aimed at getting moral help from a member of the family, while the least planned strategy is to ‘negotiate and plan with someone at work, so their expectations of you are more in line with your own needs and requirements’.
2. Type II (Personal Role Redefinition)

In public sector banks, the strategy followed most is ‘partition and separate your roles. Devote full attention to each role when you are in it’, while the least planned strategy is to ‘develop self and own interests’. However, in private sector banks, the strategy followed most is ‘partition and separate your roles. Devote full attention to each role when you are in it’, while the least planned strategy is to ‘establish priorities among your different roles, so that you are sure the most important activities are done’.

3. Type III (Reactive Role Behaviour)

In both public and private sector banks, the strategy followed most is to ‘work hard to meet all the role demands. Devote more time and energy as you can do everything expected out of you’, while the least planned strategy is to ‘Plan, schedule and organize carefully’.

By and large, although the women working in both public and private sector banks adopt different types of coping strategies to keep a balance between work-family conflict, yet the use of these strategies is more significant in the case of those working in private sector banks. This may have been for the reason that work-family conflict as observed during this study is more among the women working in private sector banks.

**Coping Strategies adopted by the Banks**

The data provides that all the banks taken under study are adopting the strategies to help the employees to resolve the work-family conflict being faced by them. However, the strategies adopted by the banks are more or less different in nature. It is found that all
the banks are keen and regular in organizing time and stress management workshops for their employees and employees feel that such workshops are practically helpful for them. Banks are organizing leisure activities for their employees and their families like party, theatres etc. For children, summer camps are also being organized. Public sector banks have even started providing the facility of crèche also, so that mothers can see the child whenever required. Almost all the banks are giving maternity and paternity leave with pay, however, duration of the leave differs among public and private sector banks. Public sector banks provide with child care leave also to its employees. All the banks under study are giving leave travel concession to its employees so that employees can spend some quality time with their families. It is found that all the banks are adopting job rotation so that work does not become monotonous. It is found, that banks have started giving the transportation facilities also with many other welfare services like reimbursement of medical expenses, petrol expenses, mobile bill reimbursement etc.

**RECOMMENDATIONS**

Organisations can play a vital role in reducing work-family conflict. On the basis of findings of this research, following techniques can be followed by the organisations as well as the individuals to reduce work-family conflict. These are discussed as hereunder:

1. **Reduced Working Hours**

The women working in private sector banks are, generally, made to sit for work beyond the stipulated hours of the bank without any remuneration. It disturbs their family life also. Apart from it, they are not provided sufficient maternity leave to rear the new-born child.
Such women land in a state of depression. However, they can be saved from this situation, if their working hours are reduced to a considerable extent especially during the said period. It would help to strike a good balance between work and family life.

2. Flexible Schedules

There is an association between flexitime arrangements and individuals and their family outcomes. In a study of flexitime where 99% were mothers, it was found that flexitime is linked to decrease work-family conflict, decreased depression, fewer somatic complaints, and lower level of blood cholesterol. Flexitime policies can aim at providing more time to the female employees for focusing their attention on family matters, thus, reducing the work-family conflict.

3. Enhanced Job Satisfaction

Job satisfaction of an employee depends on the factors such as pay and other benefits, amount of supervision, co-workers support, work environment etc. Human resources management practices of an organisation can influence the perceptions of work-family conflict of the working women. Economic incentives in the form of bonus and social benefits in the form of childcare centres can help to motivate and retain the most valued employees of an organisation by increasing their job satisfaction and reducing the pressure to balance their work-family life.

4. Enhancing Women’s Self-esteem in the Organisation

An amount of greater self-esteem can also help to reduce work-family conflict. Organisation based self-esteem (OBSE) refers to the degree to which female employees of an organisation believe that they
can satisfy their wants by participating in roles within the organisation. The employees with high OBSE prove to be more valuable and meaningful for the organisations.

This perception of an employee inculcates a positive attitude towards work. The factors such as job satisfaction, organisational commitment and low level of their frustration among the employees ultimately increase their self-esteem.

Working women with high self-esteem are likely to be more successful in their various roles such as being one’s spouse, parent and worker, thus, reducing the work-family conflict.

5. Development of Self-efficacy

Self-efficacy is a person’s belief about his or her ability and capacity to accomplish any task or to deal with any challenge of life. It is one of the most popular self-regulatory processes. More the level of one’s self-efficacy, higher would be one’s confidence to handle and control even the difficult situations. Hence, a person with greater self-efficacy is expected to control the work-family conflict more effectively and vice-versa. There is a need to develop self-efficacy among the individuals who experience a low level of it.

6. Enhancement of Social Support in Work-Family Conflict

Working women having dependent children and a joint family system tend to have more stress. Career roles and family roles, generally, stand in a conflict; and a working woman finds it difficult to adjust herself in each role. The women have to work in “the second shift” also, i.e., doing household responsibilities and taking care of their small children and aged family members. This work-family
conflict can be problematic and stressful for a working woman, if she does not get adequate support. Thus, social support works to decrease work-family conflict.

7. Creating Proper Workplace Support for Women

The existence of discrimination, sexual harassment, and glass ceiling effect indicates an underlying lack of institutional support for women. Further, although there has been a provision for flexitime and flexi place programmes for the working women, yet these have not been adequate to ease the work-family conflict in them. Hence, there is a dire need to create such an atmosphere for the women at their workplace which may help them to overcome their work-family conflict.

In terms of workplace support on an interpersonal level, women seem remain apparently at a disadvantageous position as compared to men. Several studies have shown that workplace support has been more effective in decreasing the work-related stress of men than women. It is evident that men benefit more from their work relationships because they interact with their colleagues informally and occasionally, which leads to prevent work stress. A similar environment should also be created for women where they can interact with their colleagues freely and confidently irrespective of their sex.

8. Improving Perceived Organisational Support

Perceived Organizational Support (POS) means the employees’ perception concerning the extent to which the organization values their contribution and cares about their wellness and well-being. It
has been observed that if women’s perception about their organisation’s support is positive it would help in reducing work-family conflict. POS can have important consequences for employee performance and well-being. Research on perceived organizational support (POS) has observed that if managers are concerned with their employees’ commitment to the organization, employees are also focused on the organization’s commitment to them. For employees, the organization is an important source of socio-emotional resources, such as respect in society, caring, and tangible benefits, such as salaries & wages and medical benefits. If the employees are treated as resources by the organization, it helps to meet their needs for approval, self-esteem and affiliation. Positive evaluation by the organization gives an indication to the employees that their efforts will be rated and they will be rewarded. Therefore, employees take keen interest with regard to how they are seen by their employer.

More the organisation is supportive towards its employees, higher would be the level of their performance. Thus, it is suggested that supportive organisational culture needs to be developed for decreasing work-family conflict.

9. Quick Action on Employees’ Complaints

The organisations which attend the complaints of their employees seriously and quickly are able to win the confidence of their workforce. The cases especially related to sexual harassment demand stern and immediate action. A casual approach adopted in this regard may lead to dissatisfaction among the female employees. Further, it may cause depression and frustration in them. It may also raise the problem of absenteeism. The work-family balance is also disturbed. All
these factors adversely affect the performance of employees, hence, the productivity of the organisation. Therefore, proper counselling facilities need to be provided to the victims of sexual harassment.

10. Supportive Role of the Supervisors

The supervisors can play a significant role in the implementation of family supportive policies in the organisation. They embody and reflect the organisational culture. Many research studies have shown that employees who receive social support from their supervisors report less work-family conflict.

Supportive supervisors can help those employees who are struggling to integrate their work and family responsibilities. Their support acts as a catalyst in helping employees who have to balance multiple roles both at work and at home, thereby increasing work-family equilibrium. Examples of managers’ supportive behaviours may include allowing the female employees to bring their child to the workplace, if there is no one at home to take care of the child; allowing them to take their phone calls from home; a willingness to adjust employees’ schedules to meet their personal demands; and permitting them to take time off, if required. Such behaviour of the supervisors can help the employees to meet their work and family demands simultaneously.

11. Motivation through Performance Appraisal

Both male and female employees expect that their performance has a correlation with their rewards received from the organisation. Employees set expectations about rewards, if certain levels of performance are achieved. These expectations determine goals for the
future. Employees after achieving the desired levels of performance start expecting a certain level of compensation. Management evaluates and rewards the employees’ performance in the form of promotions and intrinsic rewards. These rewards inculcate a sense of self-efficacy and self-esteem in the employees. In such a work-family conflict is reduced; and they feel more satisfied. Similarly, supervisors must give a complete and accurate feedback to the employees when appraising their performance. Employees must be clear that in which areas they are performing well and where there is a need for improvement. Employees’ work-family conflict increases when they perceive that their organisation is failing to provide adequate benefits and support, whether at the workplace or home. Thus, it reduces their commitment which results in a conflict. An organisation should, therefore, try to communicate with its employees to ensure that this does not happen, and if employees are motivated the spillover effect on families would be limited.

12. **Planning, Scheduling and Organising the Work Properly**

Working women should plan, schedule and organise their work in such a way that every important activity can be performed well. They should set the priorities also so that more important work can be performed first. They should form the habit of having some hobbies or involve themselves in certain social activities which may help them to lessen the burden of their work-family conflict.

13. **Self-respect and Determination**

Last but not the least, women should stand high for their self-respect. They should feel proud that they have been contributing significantly towards the income of their families; and they are
independent in their decisions. Their determination to face all the challenges in life can help them to find a new place in the society.

**STRENGTHS OF THE STUDY**

These can be described as hereunder:

Firstly, the findings of this study enable one to understand deeply the specific factors contributing towards the work-family conflict among the working women. The study provides a comprehensive picture of the relationships between work-family conflict, social support, and coping strategies.

Second, the study is unique in itself because none of the studies undertaken earlier has investigated the issue of work-family conflict among the women working in the Indian banks. Thus, this study provides not only a new approach to understand the problem well, but also suggests the various ways to overcome it.

Thirdly, work-family conflict with respect to socio-economic profile and job satisfaction has also been studied.

Last but not the least, study of the elements of Talcott Parsons Pattern Variables has helped in understanding the work-family conflict from sociological perspective.

**SCOPE FOR FUTURE RESEARCH**

Every research work suffers from certain limitations; and the current study is also no exception in this regard. Limited scope, time and meagre resources are some of the main constraints of this study. Also, as the study covers only four districts of Punjab state and Union
Territory of Chandigarh, thus, the findings cannot be generalised as a whole. Further, as the study is based on primary data, it may be subjected to possibility of difference between what is recorded and what is truth, no matter how carefully the interviews have been conducted. The respondents might not have deliberately reported their actual opinion due to some biasness. However, further research can be undertaken on the topics related to this study as suggested below:

1. Work-family conflict in male employees.
3. Study of work-family conflict in sectors such as manufacturing sector, retail sector, etc.
4. Study of coping strategies employed by male employees in the organisation.
5. Study of work-family conflict in relation to job and life satisfaction.