CHAPTER-III
WORK-FAMILY CONFLICT AMONG WORKING WOMEN: A HOLISTIC PERSPECTIVE

Work-family conflict is a common phenomenon of modern life in many countries. The question of how to strike a balance between work and life is attracting increasing attention at both the national and international level (Crompton and Lyonette, 2006). Interest in this issue has grown with the increase in dual career couples and single-parent households and the concomitant decrease in traditional single income families. Responsibilities for housework and children are no longer confined to traditional gender roles. The mutual interference of the home and the work domain has been identified as one of the ten major stressors in the workplace. As a result, employees’ find themselves struggling to juggle the competing demands of work and family (Byron, 2005). Flexible employment, working time and the reconciliation of work and family life are central issues of current policy and academic debate. The challenge of balancing the demands associated with work and family life has become increasingly prevalent among working women. Simultaneously, performing the role of an employee, parent and spouse may result in conflict. In fact, pressure to meet these demands makes work-family conflict almost unavoidable.

Academic debate, too, has focused on the need to reconcile work and family life. As women have increasingly entered the job market and increased their aspirations for educational attainments, careers, and financial independence, the question of how to reconcile work and family has become far more pressing (Cousins and Tang, 2004).
WORK-FAMILY CONFLICT

In the current panorama where customer sovereignty rules, i.e., customer is the king, for the banks to have a competitive edge they need to serve the customers well through pleasant and helpful employees bearing high morale. Investment in people is, in fact, the current mandate of workplace, i.e. overall development of employees through training and complementing them with new technology is now being seen as a must for success. The principal component of an organisation is its manpower. Women play an important part in the manpower. Most of the problems in an organisational set-up are human based rather than physical, technical or economical. Employees working in an organisation are only alive factor of production; all other factors like machine, money, material and methods are non-alive factors. The working of non-alive factors is directly linked with working of the only alive factor, i.e., manpower. It is basically the motivated brains & hands which bring the results. It is only human resource which appreciates with time. So, it is very important for every organisation to work towards the betterment of the employees. Employees can give results only when they are working stress free. And work-family conflict is the major source of stress in the working women as they have to take care of family needs as well as their duty towards the office.

This chapter is mainly concerned with analysis and interpretation of data collected through the questionnaire for work-family conflict and to figure out in which of the banking sector, women are facing more work-family conflict. The analysis and interpretation of data regarding work-family conflict is as follows:
**Overall Work-Family Conflict in the Banking Sector**

On the basis of information collected through the questionnaire, the overall distribution of employees according to their level of work-family conflict is presented in Table 3.1.

### Table 3.1

**Work-Family Conflict in Banking Sector**

<table>
<thead>
<tr>
<th>Level of Work-Family Conflict</th>
<th>Respondents (N=500)</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>127</td>
<td>25.40</td>
</tr>
<tr>
<td>Moderate</td>
<td>252</td>
<td>50.40</td>
</tr>
<tr>
<td>High</td>
<td>121</td>
<td>24.20</td>
</tr>
</tbody>
</table>

Table 3.1 clearly reveals that maximum number of employees, i.e., 252 (50.40%) are found to be at the moderate level of work-family conflict, followed by 127 (25.40%) at the low level and 121 (24.20%) at the high level of work-family conflict. It clearly reflects that work-family conflict prevails among the women working in the banking sector. However, majority of the employees are facing moderate level of work-family conflict. This may have been for the reason that women have learnt to strike a balance between two conflicting domains i.e work and family. Moreover, the society has also somewhat changed its attitude towards the working women. Now the working women get more moral and social support from the society which has enabled them to maintain a balance between their work and family. The coping strategies adopted by the working women have also helped them to contain this conflict. The results showing the level of work-family
conflict among the women working in the banking sector are also displayed at a glance in Figure 3.1.

**Figure 3.1**

Level of Work-Family Conflict among Working Women.

A good look at the figure provides that more than half of the employees are facing moderate level of work-family conflict. However, nearly one-fourth of the total employees are facing high level of work-family conflict. It indicates that majority of women fall in the moderate category; and they have started taking work-family conflict as a part of their life. It seems that they have learnt to compromise over the matter with the help of social support and coping strategies. Working women spend some of their time in hobbies as well as with their friends & family which lend them the support to relax and ease down their stress caused by the work-family conflict.
Table 3.2 carries the data demonstrating the level of work-family conflict among the respondent women working in public & private sector banks. Table 3.2 reveals that the highest proportion of respondents, i.e., 47.20 per cent 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 with their percentages as 30.40 and 20.40 respectively. On the other hand, the highest proportion of respondents, i.e., 53.60 per cent 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 with their percentages as 26.00 and 20.40 respectively. It clearly indicates that majority of the respondent women fall in the moderate level category of work-family conflict. The analysis also brings out that the level of WFC is higher among the women working in the private sector banks as compared to their counterparts in the public sector banks. Long and stretched working hours, exaggerated targets, pressure to excel and fewer holidays can be attributed as the main reasons for such a conflict. Women in the private sector, are, generally, found overburdened with extra work. They have to sit till late hours in the bank to finish their work. However, those in the public sector banks do not face this problem. They get a good number of holidays. They are entitled to different kinds of leaves also. As a result, they get enough time to attend their domestic duties. Further, the respondents working in the public sector banks are in an advantageous position as their jobs are more secure than their counterparts in the private sector banks.
Table 3.2

Categorisation of Respondents according to their Level of WFC

<table>
<thead>
<tr>
<th>Level of Work-Family Conflict</th>
<th>Public Sector Banks</th>
<th>Private Sector Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%age</td>
</tr>
<tr>
<td>Low</td>
<td>76</td>
<td>30.40</td>
</tr>
<tr>
<td>Moderate</td>
<td>118</td>
<td>47.20</td>
</tr>
<tr>
<td>High</td>
<td>56</td>
<td>22.40</td>
</tr>
</tbody>
</table>

Chi-square=6.61* (significant at 5% level)

An analysis of the data exhibited in Table 3.2 provides that majority of the respondent employees from both the public and private sector banks face a moderate level of work-family conflict. However, the respondents experiencing a low level of work-family conflict are more in the public sector banks (30.40 per cent) than those in the private sector banks (20.40 per cent). If we have a look at the category showing high level of work-family conflict, we find that it is more in the case of private sector banks (26.00 per cent) than the public sector banks (22.40 per cent). The work-family conflict data pertaining to both the public and private sector banks as shown in the above table is also displayed through Figures 3.2 and 3.3 respectively.
Figure 3.2

Work-Family Conflict among Women Working in Public Sector Banks

![Pie chart showing the distribution of work-family conflict among women working in public sector banks. Moderate Level of WFC: 47.2%, Low Level of WFC: 30.4%, High Level of WFC: 22.4%.]

Figure 3.3

Work-Family Conflict among Women Working in Private Sector Banks

![Pie chart showing the distribution of work-family conflict among women working in private sector banks. Moderate Level of WFC: 53.6%, Low Level of WFC: 20.4%, High Level of WFC: 26%.]
A glance at the figures given above provides that the level of work-family conflict is higher among the female respondents belonging to the private sector banks.

The chi-square value came to be 6.61, significant at 5 percent level. This conveyed that the pattern of work-family conflict differed significantly between public sector and private sector employees. The level of work-family conflict is significantly higher among private sector employees as compared to that of public sector employees. This may be due to the longer working hours, over-loaded with work, suppressive attitude of bureaucracy in private sector banks as compared to the public sector banks.

**Prevalence of Work-Family Conflict in Public and Private Sector banks: A Comparison**

Ascertaining the comparison, Table 3.3 indicates that respondents are close to indifferent on the statements more in public sector banks whereas they are close to agreement on the statements in case of private sector banks on relationship between work-family conflict and family-work conflict (refer questionnaire on page no. 308). There intrinsic feeling first on nature of work (Mean ± SD=3.02±1.09) for public sector and (Mean ± SD=4.21±0.80) for the women working in private sector banks indicates that women working in private sector banks agree that their organisation does not give them enough time to attend their family responsibilities whereas their counterparts working in public sector banks have different view. This may be because of the reason that in private sector banks employees are made to sit for longer hours and hence they cannot get required time for their family responsibilities. So, in private sector banks assigning of work should be done in such a way that women could get free at a proper time.
Again in the second statement, women working in public sector banks do not feel that responsibilities at work are such that they fail to get sufficient time to perform their family duties. (Mean ± SD=2.96±1.22), whereas women working in private sector banks (Mean ± SD=4.18±0.80) agree to it that their work responsibilities do not give them enough time to attend their family duties and responsibilities. This may be because of the reason that employees are even called to work on holidays also in private sector banks. This practise has to be stopped otherwise; employees will always feel stressed of not been able to give enough time to their family.

It is found that the time required to be devoted to the job is such that it keeps women working in private sector banks away from participating in their family activities (Mean ± SD=3.96 ± 0.71). However, it is not in case of women working in public sector banks (Mean ± SD=3.14 ± 1.13) as they feel that they get enough time to participate equally in family activities. This may be because of the reason that women working in public sector banks do not sit for long hours and they do have less hours of customer dealings as compared to private sector banks. As a result women working in public sector banks do not feel puzzled to participate in family affairs when they reach home from their work (Mean ± SD=2.84±1.09), however women working in private sector banks feel that after the extended long day they feel puzzled to participate in family affairs (Mean ± SD=3.90±0.96) which clearly reveals that in private sector banks women have to work so much that they get exerted after they reach home and do not feel like participating in family affairs.
It can be inferred from the data that the women working in public sector banks are not emotionally drained at work that on reaching home, they fail to make any contribution towards the family (Mean ± SD=2.29±0.87). But women working in the private sector banks feel that they are emotionally drained after their work and hence could not make any contribution towards the household activities (Mean ± SD=3.84±1.01). This clearly reveals that the work culture in private banks is such that leads to emotional and physical stress for an employee.

Women working in the private sector banks are of the view that due to the pressure at work, they fail to do the things they enjoy most at home (Mean ± SD=3.82±1.02). However, women working in the public sector banks disagree to it (Mean ± SD=2.67±1.12). So, it leads us to conclude that there is lot of work pressure in private sector banks as compared to public sector banks which results in women failing to enjoy the household activities as when they reach home they are already exhausted.

The level of agreement on problem solving behaviour reveals that women in both the sectors agree that problem solving behaviour at work helps them to resolve their family problems also (for women working in public sector banks is Mean ± SD=3.69±0.61 and for women in private sector banks is Mean ± SD=3.58±0.98). So, we can conclude that women have now learnt to face and manage the problems.

The intrinsic feeling on counterproductive behaviour at home is same for the women working in both the sectors. They are indifferent towards it. (Mean ± SD=2.95±1.02 for public sector and Mean ± SD=3.20±1.13 for private sector) which leads us to conclude that
women feel that the behaviour required at work would be counterproductive at home. This clearly reveals that they have to behave differently in different domains of their life. They cannot act the same at their work place as they act in their homes, this may be because of the reason that they have to be more professional at their work place otherwise they can be taken wrong or other person may try to take advantage of becoming more close to them. They have to maintain the gap so that they are more safe and secure.

Women working in both public and private sector banks are of the view that their behaviour that is effective at the workplace helps them to be a better parent and spouse (Mean ± SD=2.03±0.34 for public sector and Mean ± SD 3.17±1.22 for private sector). We can infer from this discussion that work place is a learning platform for the working women. They enhance their experience of handling relationships and tough times which helps them to grow as a parent and spouse.

Women working in the public sector banks are of the view that the time they spent in family affairs do not interfere with the work responsibilities (Mean ± SD=1.98±0.37) whereas women working in private sector banks are indifferent towards this statement as shown by analysis (Mean ± SD=2.82±1.20). This shows that the women are professional and they do not mix their work with their families.

As far as involvement in family matters is concerned women working in public sector banks disagree that they often fall short of time to attend their duties at work because of their involvement in family matters which goes against their career advancements (Mean ± SD=2.09±0.53) whereas women working in private sector banks holds a different view in this regard (Mean ± SD=2.74±1.07). Working
women have learnt to manage both the spheres of life and try not to compromise on their career advancements also.

Women working in both the public and private sector banks disagree that they fail to perform their work activities as they spent more time on family responsibilities which reveals that women are doing multitasking and always try to strike a balance between the responsibilities from both spheres (For public sector value is Mean ± SD=2.22±0.69 and for private sector value is Mean ± SD=2.42±1.12). This clearly shows that women do not compromise on any of the responsibility entrusted upon them. Indeed they have proved them as an efficient worker.

The intrinsic feeling on stress felt at home which keeps women occupied at workplace for women working in public sector banks (Mean ± SD=2.30±1.01) indicates that they disagree with it whereas women working in private sector banks are indifferent towards it (Mean ± SD=2.55±1.20). This may be because of the reason that women working in private sector banks do feel that at times stress from home does not let them work properly as the stress at home can be the work culture of private sector banks itself that does not allow women to enjoy both the domains of life i.e. work and family.

When we talk about stress arising from family responsibilities it is found that women working in public sector disagree (Mean ± SD=2.27±0.92) that they often feel stressed due to family responsibilities, that they find difficult to concentrates on their work, and women working in private sector banks are indifferent towards it (Mean ± SD=2.68±1.13) which clearly indicates that women have learnt to balance the difficult times they face in their life and always
try to concentrate on their work and give the best results. But may be at times situations are beyond their control and results in stress.

Women working in public sector banks disagree that the tension and anxiety from family life weakens their ability to do the job (Mean ± SD=2.04±0.78) and women working in private sector banks are indifferent towards it as shown by the values (Mean ± SD=2.04±0.78) which clearly reveals that women now a days are strong enough to handle any of the difficult situations they face and they have learnt to cope up with any challenge life throws on them.

Women working in public sector banks disagree that the behaviours that work for them at home do not seem to be effective at work (Mean ± SD=2.48±0.94) whereas women working in private sector banks are found to be indifferent towards it (Mean ± SD=3.10±1.05). And the women from both the sectors are found to be indifferent towards the statement that the behaviour required at home can be counterproductive at work (for public sector, Mean ± SD is 2.56±0.96 and for private sector, Mean ± SD is 2.96±1.24).

Last but not the least the intrinsic feeling of women on problem-solving behaviour reveals that women working in public sector banks agrees that the problem-solving behaviour that works for them at home seems to be useful at work also (Mean ± SD=2.16±0.55). However, women working in private sector banks neither agree nor disagree on it (Mean ± SD=2.67±1.12).
Table 3.3
Work-Family Conflict in Public & Private Sector Banks

<table>
<thead>
<tr>
<th>Statements</th>
<th>Public Sector</th>
<th>Private Sector</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean ± SD</td>
<td>Mean ± SD</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>3.02±1.09</td>
<td>4.21±0.80</td>
<td>13.92**</td>
</tr>
<tr>
<td>2</td>
<td>2.96±1.22</td>
<td>4.18±0.80</td>
<td>13.22**</td>
</tr>
<tr>
<td>3</td>
<td>3.14±1.13</td>
<td>3.96±0.71</td>
<td>9.72**</td>
</tr>
<tr>
<td>4</td>
<td>2.84±1.09</td>
<td>3.90±0.96</td>
<td>11.54**</td>
</tr>
<tr>
<td>5</td>
<td>2.29±0.87</td>
<td>3.84±1.01</td>
<td>18.39**</td>
</tr>
<tr>
<td>6</td>
<td>2.67±1.12</td>
<td>3.82±1.02</td>
<td>12.00**</td>
</tr>
<tr>
<td>7</td>
<td>3.69±0.61</td>
<td>3.58±0.98</td>
<td>1.51</td>
</tr>
<tr>
<td>8</td>
<td>2.95±1.02</td>
<td>3.20±1.13</td>
<td>2.60**</td>
</tr>
<tr>
<td>9</td>
<td>2.03±0.34</td>
<td>3.17±1.22</td>
<td>14.23**</td>
</tr>
<tr>
<td>10</td>
<td>1.98±0.37</td>
<td>2.82±1.20</td>
<td>10.58**</td>
</tr>
<tr>
<td>11</td>
<td>2.09±0.53</td>
<td>2.74±1.07</td>
<td>8.61**</td>
</tr>
<tr>
<td>12</td>
<td>2.22±0.69</td>
<td>2.42±1.12</td>
<td>2.40*</td>
</tr>
<tr>
<td>13</td>
<td>2.30±1.01</td>
<td>2.55±1.20</td>
<td>2.52*</td>
</tr>
<tr>
<td>14</td>
<td>2.27±0.92</td>
<td>2.68±1.13</td>
<td>4.45**</td>
</tr>
<tr>
<td>15</td>
<td>2.04±0.78</td>
<td>2.76±1.22</td>
<td>7.86**</td>
</tr>
<tr>
<td>16</td>
<td>2.48±0.94</td>
<td>3.10±1.05</td>
<td>6.96**</td>
</tr>
<tr>
<td>17</td>
<td>2.56±0.96</td>
<td>2.96±1.24</td>
<td>4.03**</td>
</tr>
<tr>
<td>18</td>
<td>2.16±0.55</td>
<td>2.67±1.12</td>
<td>6.33**</td>
</tr>
</tbody>
</table>

**Significant at 0.01 level

*Significant at 0.05 level
The comparisons on various statements on 5-point scale are tested to find the difference. The t-test values also confirm that statistically, the two comparative banks differ significantly at 1 per cent level in respect to 15 statements and 5 per cent in respect to 2 statements. Overall, it can be concluded that women working in private sector banks are experiencing more work-family conflict by nature of job (t-value 13.92**), responsibilities at work (t-value 13.22**), time to be devoted at job (t-value 9.72**), exertion from job (t-value 11.54**), emotionally drained (t-value 18.39**), work pressure (t-value 12.00**), counterproductive behaviour (t-value 2.60**), effective behaviour at work place (t-value 14.23**), time for family (t-value 10.58**), time shortage for duties at work (t-value 8.61**), stress from family (t-value 4.45**), tension and anxiety from family (t-value 7.86**) and problem solving behaviour effective for both home and job (t-value 6.33**).

On the basis of above analysis, it can be concluded that women working in private sector banks are facing more work pressure, less time for family, ineffective, over occupied with work and emotionally drained. As their work life demands more time, professionalism and is less compassionate. They are usually stressed with their work pressure and targets.

Contrary maximum women working in public sector banks are concerned with finding solutions to their problems in effective and efficient manner. They feel less restrictions and least interference in their family responsibilities. Families of public sector employees are more supportive and share the household responsibilities whereas in private sector nature of job is restricted to higher time and analysis reveals that maximum proportion of women working in private sector
banks feel frazzled to participate in family activities like partying, going out for dinner etc.

**Figure 3.4**

**Work-Family Conflict in Public & Private Sector Banks**

Fig 3.4 clearly indicates that work-family conflict and family-work conflict is significantly greater among women working in private sector banks as compared to that among women working in public sector banks. This may be due to the undue work pressure without proper time frame prevailing in private sector which resultantly concludes in disturbances in performing the family affairs. The working conditions are at more ease in public sector banks that those in private sector banks can also be a reason why women in private sector banks feel more conflict.
SOCIAL SUPPORT

Social support involves the exchange of resources between at least two persons, with the aim of helping the person who receives the support. For employed individuals, source of social support can be from work and family context. Social support can also be discussed in terms of emotional support (love, empathy, trust, concern) and instrumental support (time, money, goods, and services). Further, two dimensions of social support sources have been identified: work support and family support. Both work and family setting may provide individuals with emotional and instrumental support.

Social support at work can be derived from supervisor and co-worker. Previous studies successfully demonstrated relationship between social support and work interference with family. The supervisory support included both instrumental and emotional supports. Instrumental support implied providing assistance and advice whereas emotional support referred to supervisor’s emphatic understanding and sensitivity to work-family issue.

There is significant relationship between support from work and family with work-family conflict. The finding suggested that supportive supervisor provide more support for employee and this may reduce the conflict experienced by employees in their occupation and family environment. Prominent among the sources of support from work is co-worker support. Support from colleagues can help in reducing work interference with family sphere.

Although men and women differ with respect to the sources from which they get social support, both nevertheless experience enough social support to be effective in reducing their work-family
conflict. It is found that social-support reduces work-family conflict either directly or indirectly through altering the impact stressors that lead to work-family conflict, such as role conflict or role ambiguity.

Social support can be derived from husband and the family members/relatives. Past studies showed that family support functions to ameliorate work-family conflict. If men provide greater support in terms of household chores and childcare, work-family conflict would not be a major problem for working women. Spouse support plays an important role in reducing work-family conflict. Spouse emotional support has the greatest influence in reducing the level of work-family conflict.

Organizations could also take steps that can increase employees' control over family responsibilities and that this control might help employees to better manage conflicting demands of work and family life. Family support for women could lead to lower level of work-family conflict among working women.

In order to calculate the level of social support, the employees were asked to express the extent of help rendered by their supervisors, co-workers, husband and relatives/friends in maintaining work and family responsibilities. They responded in terms of ‘to great extent’, ‘to some extent’, ‘can’t say’, ‘not much’ and ‘not at all’. These attributes were assigned respective weights of 5, 4, 3, 2 and 1 and the weighted mean scores were worked out to make a comparison between public sector and private sector employees through the application of t-test.
Overall Social Support in Banking Sector

On the basis of the data collected through questionnaires the overall distribution of the employees according to the level of social support in banking sector is presented in Table 3.4.

Table 3.4

<table>
<thead>
<tr>
<th>Level of Social Support</th>
<th>No.</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>62</td>
<td>12.40</td>
</tr>
<tr>
<td>Moderate</td>
<td>328</td>
<td>65.60</td>
</tr>
<tr>
<td>High</td>
<td>110</td>
<td>22.00</td>
</tr>
</tbody>
</table>

Table 3.4 clearly shows that maximum employees in banking sector are getting moderate level of social support. Nearly 65.6% of working women are getting moderate level of social support. This implies that women are getting help from their surroundings to cope up with work-family conflict. However, we can say that as the level of social support is moderate women are facing work-family conflict. Only 110 employees reported high level of social support. The overall social support in banking sector is displayed in Figure 3.5 also.
This is a major cause of concern as 78 per cent of working women are facing less and moderate support as shown in Figure 3.5. Only 22 per cent of females are getting higher support from their social surroundings that help them in reducing work-family conflict. However, we can say that the social support has somehow changed. Society has changed their outlook towards working women. Society has started accepting the fact that women can no longer be confined to only household work. Support from family in the form of taking care of children, arranging some help for cooking and other household work helps the women to feel free and relaxed after coming back from office. Working women are now seen with more respect in the society. With this change in our social system, more and more women are getting good education and becoming independent.
Social Support in Public and Private Sector Banks

Table 3.5 shows the categorisation of public and private sector banks according to the level of social support they are getting. All the respondents in both the sectors are categorised on the basis of low, moderate and high level of social support.

**Table 3.5**

*Categorisation of Respondents according to the Level of Social Support*

<table>
<thead>
<tr>
<th>Level of Social Support</th>
<th>Public Sector</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Low</td>
<td>15</td>
<td>6.00</td>
</tr>
<tr>
<td>Moderate</td>
<td>172</td>
<td>68.80</td>
</tr>
<tr>
<td>High</td>
<td>68</td>
<td>25.20</td>
</tr>
</tbody>
</table>

Chi-Square=19.62** (d.f=2)

The variations are observed among women working in public and private sector banks on the basis of low, moderate and high levels respectively as shown in Table 3.5. It is revealed that 15 (6.00%) women in public sector banks and 47 (18.8%) women working in private sector banks are experiencing low level of social support. On the other hand, in the moderate level of social support 172 (68.80%) women working in public sector banks and 156 (62.4%) women working in private sector banks are placed. The proportion is again higher for public sector than for private sector employees. Among high level, 68 women (25.20%) in public sector banks are facing more
support than 47 women (18.8%) in private sector banks. So, we can conclude that more women employees in private sector banks are facing low level of social support.

**Figure 3.6**

Social Support to Public Sector Employees

![Pie chart showing the distribution of social support levels for public sector employees.]

- Low Level of SS: 6%
- Moderate Level of SS: 68.80%
- High Level of SS: 25.20%

**Figure 3.7**

Social Support to Private Sector Employees

![Pie chart showing the distribution of social support levels for private sector employees.]

- Low Level of SS: 18.80%
- Moderate Level of SS: 62.40%
- High Level of SS: 18.80%
Figure 3.6 and Figure 3.7 clearly indicates that more of the women working in public sector banks are getting moderate level of social support as compared to women working in private sector banks. At the same time more women in public sector banks are getting high level of social support as compared to women working in private sector banks. However, in case of low level of social support, private sector employees are more than public sector. This results correlates with work family conflict also as more of private sector employees are facing work-family conflict than public sector employees. This indicates that social support in form of help from supervisors, colleagues, husbands and relatives is less in case of private sector banks. This may be because private sector is too demanding and at some point of time adjustment becomes difficult. Moreover to accommodate the other person it requires understanding and healthy relationship between the two which is basically missing between the employees of private sector banks as they keep on changing their jobs very frequently which ultimately results in less association among the employees themselves as well as with the organisation itself.

**Social Support in Public and Private Sector Banks: A Comparison**

Formulating the comparison Table 3.6 examined that respondents are close to ‘some extent’ in case of both public and private sector. This clearly reveals that women working in both the sectors are getting social support from their social surroundings to the extent that helps them in managing work and family domains of their life and this can be the reason that they are facing moderate level of work-family conflict.
Table 3.6

Social Support by Different Social Partners in Banking Sector

<table>
<thead>
<tr>
<th>Social Partners/Statements</th>
<th>Public Sector</th>
<th>Private Sector</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Supervisors</strong></td>
<td>Mean ± SD</td>
<td>Mean ± SD</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>3.55±1.15</td>
<td>3.48±1.01</td>
<td>0.72</td>
</tr>
<tr>
<td>2</td>
<td>4.28±0.63</td>
<td>3.72±0.92</td>
<td>7.94**</td>
</tr>
<tr>
<td>3</td>
<td>3.94±0.81</td>
<td>3.72±0.94</td>
<td>2.80**</td>
</tr>
<tr>
<td>4</td>
<td>4.20±0.51</td>
<td>3.84±1.16</td>
<td>4.49**</td>
</tr>
<tr>
<td><strong>Co-workers</strong></td>
<td>Mean ± SD</td>
<td>Mean ± SD</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>3.93±1.03</td>
<td>3.33±1.11</td>
<td>6.27**</td>
</tr>
<tr>
<td>2</td>
<td>3.98±1.04</td>
<td>3.52±1.42</td>
<td>4.13**</td>
</tr>
<tr>
<td>3</td>
<td>3.98±0.81</td>
<td>3.75±1.28</td>
<td>2.40*</td>
</tr>
<tr>
<td>4</td>
<td>4.11±0.76</td>
<td>4.22±1.09</td>
<td>1.31</td>
</tr>
<tr>
<td><strong>Husband</strong></td>
<td>Mean ± SD</td>
<td>Mean ± SD</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>4.33±0.73</td>
<td>3.70±0.97</td>
<td>8.21**</td>
</tr>
<tr>
<td>2</td>
<td>4.34±0.73</td>
<td>3.97±0.85</td>
<td>5.22**</td>
</tr>
<tr>
<td>3</td>
<td>4.38±0.74</td>
<td>3.86±0.94</td>
<td>6.87**</td>
</tr>
<tr>
<td>4</td>
<td>4.40±0.72</td>
<td>3.85±0.97</td>
<td>7.20**</td>
</tr>
</tbody>
</table>
## Supervisors

The attitude of supervisors is checked on the statement (Supervisor go out of way to do the things to make life easier) which comes out to be Mean ± SD=3.55±1.55 for public sector banks and Mean ± SD=3.48±1.01 for private sector banks. There is no significant difference between the two banks as shown by t-value (0.72) which indicates that supervisors go out of the way to do the things to make life easier for the employees. For the statement (Supervisor can be relied on when things get tough), respondents from both the sectors feel that to some extent they can rely on their supervisor (Mean ± SD=4.28±0.63 for public sector and Mean ± SD=3.72±0.92 for private sector). However, there is significant difference between both the sectors as shown by t-value (7.94).

Women working in public and private sector banks feel that to some extent their supervisor is willing to listen to their personal problems as shown by the values. (Mean ± SD=3.94±0.81 for public sector and Mean ± SD=3.72±0.94 for private sector). However, there is significant difference between both the sectors as shown by t-value (2.80**). And at the same time women from both the sectors admit

<table>
<thead>
<tr>
<th>Relative/Friends</th>
<th>Mean ± SD</th>
<th>Mean ± SD</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3.72±0.75</td>
<td>3.88±1.20</td>
<td>1.71</td>
</tr>
<tr>
<td>2</td>
<td>3.74±0.78</td>
<td>3.77±1.32</td>
<td>0.31</td>
</tr>
<tr>
<td>3</td>
<td>3.90±0.86</td>
<td>3.98±1.19</td>
<td>0.86</td>
</tr>
<tr>
<td>4</td>
<td>3.86±0.89</td>
<td>3.98±1.23</td>
<td>1.25</td>
</tr>
</tbody>
</table>

**Significant at 0.01 level

*Significant at 0.05 level
that to some extent it is easy for them to talk with the supervisor which will definitely helps them to reduce the work-family conflict (Mean ± SD=4.20±0.51 for public sector and Mean ± SD=3.84±1.16 for private sector). However, there is significant difference between both the sectors as shown by t-value (4.49).

So, it clearly indicates that women working in public sector banks feel that they can rely on supervisors during tough conditions, supervisors will solve the problems if any at work place because experience level of supervisors is quite high which helps them in tackling any difficult situation with grace, calmness and comfort. However, women working in private sector banks feel that they are very comfortable in talking to the supervisors; the reason behind this can be that there is generally less age difference amongst the employees which makes them more comfortable with each other.

**Co-Workers**

Women working in public sector banks have intrinsic feeling that their co-workers can go out of way to make their life easier (Mean ± SD=3.93±1.03) where as women working in private sector banks are not sure about it (Mean ± SD=3.33±1.11), this can be one of the reason why women in private sector banks face more work-family conflict. Same is the result for the statement (Co-workers be relied on when things get tough at work), which states that women working in public sector banks feel that their co-workers can be relied on to some extent when things get tough at work (Mean ± SD=3.98±1.04) but women working in private sector banks are not sure about this (Mean ± SD=3.52±1.42). For the last two statements, which talks about co-workers willingness to listen to personal problems and easiness in talking to the co-workers, the results are same for both the sectors
For public sector Mean ± SD=3.98±0.81 and 4.11±0.76 and for private sector 3.75±1.28 and 4.22±1.09 for statement 3 & 4 respectively). There is no significant difference between the two sectors.

Though the pattern was almost similar but the extent of helpfulness of co-workers is significantly higher among public sector employees as compared to that among private sector employees as indicated by the calculated t-values. The extent of helpfulness of co-workers is at par on the supervisor going out of way to do things to make life easier. This reveals that co-workers in public sector banks are more helpful to the women working with them. The reason behind this can be the good relations amongst the employees in public sector banks which develops with the passage of time because employees in the public sector does not shift very easily, they remain in an organisation for a longer time period which develops good understanding among the employees which ultimately results in accommodating one another at the time of need. Hence, they become more helpful to each other.

**Husband**

A perusal of Table 3.6 clearly shows that level of support of husband to the working women in public sector banks is quite higher than the women working in private sector banks. Women in public sector do feel that their husbands go out of way to make life simple (Mean ± SD=4.33±0.73), they can be relied on when things get tough (Mean ± SD=4.34±0.73), husbands always listen to their personal problems (Mean ± SD=4.38 ± 0.74) and women feel that they are comfortable in talking to their husbands (Mean ± SD=4.40±0.72). However, women in private sector banks also feel that to some extent
it is easy to talk to their husbands (Mean ± SD=3.85± 0.97), to some extent they can be relied on when things get tough (Mean ± SD=3.97±0.85), husbands are willing to listen to their personal problems (Mean ± SD=3.86±0.94) and to some extent their husbands go out of way to make life easy (Mean ± SD=3.70±0.97).

The pattern is not similar. The extent of helpfulness of husband is significantly higher among public sector employees as compared to that among private sector employees as indicated by the calculated t-values. This reveals that husbands in public sector banks are more helpful to their wives. The less helpfulness of husbands to their wives in private sector may be because of the reason that private sector is generally too demanding and at times it becomes difficult to accommodate every situation. Initially it is easy to adjust every situation but if it continues it becomes difficult to accommodate every time. Moreover, Indian families generally take women as supportive earners not the primary earners, so their job is always considered as less important as compared to their male counterparts. Hence, adjustments cannot be done every time and demanding situations create conflict between the husbands and their wives which ultimately leads to work-family conflict.

**Relatives/friends**

On all the aspects of social support from relatives/friends it is clearly found that women from both the sectors are at par. Women from both the sectors feel that to some extent relatives/friends go out of way to make life easy (For public sector Mean ± SD=3.72±0.75, for private sector Mean ± SD=3.88±1.20), to some extent they can rely on relatives/friends (For public sector Mean ± SD=3.74±0.78, for private sector Mean ± SD=3.77±1.32), to some extent relatives/friends listen
to their personal problems (For public sector Mean ± SD=3.90±0.86, for private sector Mean ± SD=3.98±1.19) and to some extent it is easy for the women to talk to their relatives/friends ((For public sector Mean ± SD=3.86±0.89, for private sector Mean ± SD=3.98±1.23).

The extent of helpfulness of relatives/friends is statistically at par among public sector employees and private sector employees as indicated by the calculated non-significant t-values. This reveals that relatives/friends are equally helpful in both the sectors. Overall, it may be said that help rendered by husband in public sector banks is more as compared to other persons while there is no definite pattern of help by different persons in private sector banks. It indicates that as far as telling your problems, everyone is there to listen, however when actual help and favour is required it is not found every time. Only few relations are there on whom which we can rely upon on any difficult situation and they are there to help us unconditionally. These relations are generally our parents, grandparents and spouse.

Extent of help rendered in terms of social support by various social supporters is shown in Figure 3.8.
So, Figure 3.8 clearly reveals that though the pattern is almost similar but the extent of helpfulness of supervisors is significantly higher among public sector employees as compared to that among private sector employees as indicated by the calculated t-values. The extent of helpfulness of supervisors is at par on the supervisor going out of way to do things to make your life easier. This indicates that supervisors in public sector banks are more helpful to the working women under their supervision. The reason behind this may be the experience level of supervisors is high in public sector which generally gives a person better understanding of other person’s position. Higher the experience level, higher would be the capability of tackling the problems. Same is the case with the social support from husbands; it is clear from the Figure 3.8 that husbands in public sector banks are
more helpful to their wives. The less helpfulness of husbands to their wives in private sector may be because of the reason that private sector is generally too demanding and at times it becomes difficult to accommodate every situation.

**MAIN FINDINGS**

The findings that emerged from the study are as under:

**WORK-FAMILY CONFLICT**

Work-Family Conflict prevails among the women working in the banking sector. However, majority of the employees are facing moderate level of work-family conflict. 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.

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.

**Prevalence of 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 counterproductive at work. This reveals that at times workplace 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**

A 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 so 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.