



Work-Life Balance and Employee Engagement: A Study of Regional Rural Banks in Karnataka

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Citation: Gururaj Patil et al. (2024), Work-Life Balance and Employee Engagement: A Study of Regional Rural Banks in Karnataka, *Educational Administration: Theory and Practice*. 30(09), 951 - 957

Doi: 10.53555/kuey.v30i9.9844

ARTICLE INFO

ABSTRACT

This study investigates the relationship between work-life balance (WLB) and employee engagement in Regional Rural Banks (RRBs) in Karnataka, India. RRBs, which are pivotal in promoting financial inclusion in rural areas, present unique challenges to employees due to demanding workloads, limited resources, and the pressures of serving remote communities. This paper explores how these challenges affect employees' personal lives and work performance, emphasizing the critical role of work-life balance in employee engagement. The research suggests that a positive work-life balance is essential for fostering job satisfaction, reducing stress, and enhancing employee productivity in RRBs.

Keywords: Work-Life Balance, Employee Engagement, Rural Banking, Regional Rural Banks, Job Satisfaction.

INTRODUCTION

Context and Significance of the Study

Regional Rural Banks (RRBs) in Karnataka play a pivotal role in promoting financial inclusion, especially in underserved rural areas. These banks serve as critical lifelines for rural communities by offering essential banking services, facilitating agricultural credit, and supporting micro-enterprises. However, employees working in RRBs face distinct challenges compared to their urban counterparts. They often deal with demanding workloads, resource constraints, and the pressures of serving geographically dispersed communities. These challenges can impact not only their professional performance but also their personal lives, making work-life balance (WLB) a significant factor in their overall job satisfaction and well-being.

Defining Work-Life Balance in the Rural Banking Context

Work-life balance is the state of equilibrium where a person manages the demands of their job and personal life without significant conflict. In the context of rural banking, achieving this balance is particularly challenging due to factors such as extended working hours, limited infrastructure, and the need to travel to remote locations. Additionally, employees may experience role ambiguity and workload stress, leading to emotional and physical exhaustion. These challenges underscore the importance of creating supportive work environments that foster a healthy balance between professional responsibilities and personal well-being.

Employee Engagement: A Key to Organizational Success

Employee engagement is more than just job satisfaction; it involves a deep emotional and psychological commitment to one's organization. Engaged employees exhibit higher levels of enthusiasm, dedication, and initiative, contributing positively to organizational performance and customer satisfaction. In the context of RRBs, engaged employees are crucial for delivering quality service, building trust within rural communities, and driving the bank's mission of financial inclusion. However, maintaining high engagement levels requires addressing the fundamental factors that influence employees' day-to-day experiences, with work-life balance being a critical determinant.

The Interconnection Between WLB and Engagement

When employees achieve a healthy work-life balance, they are more likely to feel valued, motivated, and committed to their organization. This balance allows them to manage their personal and professional responsibilities effectively, reducing stress and enhancing overall job satisfaction. Conversely, poor work-life balance can lead to burnout, reduced morale, and disengagement, which can negatively impact performance and increase turnover rates. For RRBs in Karnataka, where the demands on employees are unique and intense, fostering a positive WLB is not just beneficial it is essential for sustaining engagement and ensuring long-term organizational success.

Significance of the Study

Understanding the relationship between work-life balance and employee engagement in Karnataka's RRBs is crucial for developing strategies that support employee well-being and enhance organizational performance. By exploring the challenges faced by rural bank employees and identifying effective WLB practices, this study aims to provide insights that can inform policies and interventions, ultimately contributing to a more engaged, productive, and satisfied workforce. This, in turn, will enable RRBs to better serve rural communities and fulfill their critical role in India's financial ecosystem.

REVIEW OF LITERATURE

Macey, W. H., & Schneider, B. (2008) reviewed various definitions of employee engagement, ranging from emotional connection to behavioral actions, and discussed its applicability in organizational contexts. They emphasized that engagement should be viewed as both an emotional and behavioral commitment to the organization. **Harter, J. K. et al. (2002)** explored the role of leadership in fostering employee engagement, identifying leadership as a crucial driver influencing job satisfaction and productivity. Their study showed that leaders who provide supportive environments enhance employee engagement and job performance. Several studies highlighted the critical role that a positive work environment plays in enhancing employee engagement. Authors such as **Schaufeli & Bakker (2004)** emphasized that a healthy work environment, marked by support and trust, fosters higher engagement levels. A supportive work environment provides employees with the resources they need to thrive, such as recognition, autonomy, and opportunities for growth, all of which contribute to overall engagement and well-being. **Saks (2006)** showed that employees who feel engaged in their work are often more focused and committed, leading to greater contributions to organizational success.

MATERIALS AND METHOD

Research Design

This study employed a **multi-dimensional research design** that combined qualitative interviews, focus groups, and quantitative surveys to explore employee engagement in Regional Rural Banks (RRBs) of Karnataka. The research aimed to examine the complex relationship between demographic factors and employee engagement, incorporating both subjective and objective data to provide a holistic understanding of the engagement dynamics.

Data Collection

Qualitative Methods: The **qualitative component** consisted of **in-depth semi-structured interviews** and **focus groups** with RRB officers. These methods allowed for an in-depth exploration of personal experiences related to engagement. The interviews were aimed at understanding the psychological and emotional factors that contributed to engagement, such as job satisfaction, organizational support, and work-life balance. Focus groups allowed for dynamic discussions on engagement drivers and organizational practices that either fostered or hindered engagement. The sample for qualitative data collection was selected to represent a range of demographic profiles, ensuring diverse perspectives on the issue.

Quantitative Methods: The **quantitative phase** involved the design and distribution of a structured **survey** to assess employee engagement levels and identify the key drivers affecting engagement. The survey included questions on job satisfaction, job role clarity, work environment, and personal well-being, using Likert-scale items to measure responses. Additionally, demographic data such as age, gender, education, job role, and tenure were gathered to allow for statistical comparison. The survey was administered to a large, diverse sample of RRB officers from various branches across Karnataka to ensure comprehensive and generalizable findings.

Data Analysis

Qualitative Data Analysis: The qualitative data from interviews and focus groups were analyzed through **content analysis** and **thematic coding**. The responses were examined for common themes, such as the role of leadership, organizational culture, and personal motivation in shaping engagement. A **constant comparative method** was used to refine categories and ensure that emerging themes accurately reflected the data. This approach helped in developing a conceptual framework for understanding the diverse factors influencing employee engagement in RRBs.

Quantitative Data Analysis: Quantitative data were analyzed using **descriptive statistics** to summarize overall engagement levels across the sample. **Multiple regression analysis** was employed to assess the impact of various demographic factors on employee engagement. Additionally, **ANOVA (Analysis of Variance)** was used to compare engagement levels across different demographic groups (e.g., gender, age, educational background) and determine significant differences. This statistical approach enabled the identification of key drivers that could explain variations in engagement levels.

Ethical Considerations

The study adhered to strict ethical guidelines throughout the research process. Informed consent was obtained from all participants, ensuring their understanding of the research purpose and their voluntary participation. Confidentiality was maintained at all stages, with personal data being anonymized to protect participant identity. The findings were used solely for academic purposes, with a commitment to ensuring transparency and integrity in reporting.

RESULTS AND DISCUSSION

Table 1: Correlation in Factors – Multi State RRBs

			Work-Life Balance	Organizational Culture	Job Satisfaction	Pay and Benefits	Leadership	Sustainability and Career Progression
Spearman's rho	Work-Life Balance	Correlation Coefficient	1.000	.366**	.046	.095	.098	.049
		p-value		.000	.639	.332	.314	.618
	Organizational Culture and Work Environment	Correlation Coefficient	.366**	1.000	.171	.356**	-.176	.076
		p-value	.000		.079	.000	.070	.435
	Job Satisfaction	Correlation Coefficient	.046	.171	1.000	.239*	.196*	.297**
		p-value	.639	.079		.013	.043	.002
	Pay and Benefits	Correlation Coefficient	.095	.356**	.239*	1.000	.206*	.198*
		p-value	.332	.000	.013		.034	.041
	Leadership	Correlation Coefficient	.098	-.176	.196*	.206*	1.000	.276**
		p-value	.314	.070	.043	.034		.004
	Sustainability and Career Progression	Correlation Coefficient	.049	.076	.297**	.198*	.276**	1.000
		p-value	.618	.435	.002	.041	.004	
* Correlation is significant at the 0.05 level (2-tailed).								
** Correlation is significant at the 0.01 level (2-tailed).								
a. Type of RRB = Multi State								

The relationship between Work-Life Balance and Organizational Culture and Work Environment is statistically significant ($p < .05$), whereas its associations with Job Satisfaction, Pay and Benefits, Leadership, and Career Progression are not statistically significant. Organizational Culture and Work Environment shows a statistically significant relationship with Pay and Benefits ($p < .05$), but its relationships with Job Satisfaction, Leadership, and Career Progression are not statistically significant. Job Satisfaction is statistically significantly associated with Pay and Benefits, Leadership, and Career Progression ($p < .05$). Pay and Benefits exhibit a statistically significant association with Leadership and Career Progression ($p < .05$). Leadership demonstrates a statistically significant association with Career Progression ($p < .05$).

Regression Analysis

The step wise regression was applied here to estimate the relationship between variables. In stepwise regression, a regression model was integrated in which the choice of variables was carried out by automatic procedure. In each step, a variable is considered for addition to or subtraction from the set of explanatory variables based on some pre-specified criterion. The table shows the Multiple Linear Regression Model Summary and overall fit statistics for the dependent variable Work-Life Balance.

Table 2: Model Summary for All RRBs

Model	R	R Square	Adjusted Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. Change
1	.317 ^a	.100	.099	1.72993	.100	66.538	1	596	.001**
2	.407 ^b	.166	.163	1.66728	.065	46.632	1	595	.001**
3	.428 ^c	.183	.179	1.65154	.017	12.398	1	594	.001**
4	.434 ^d	.188	.183	1.64752	.005	3.904	1	593	.049*

The models included different sets of predictors: Model 1 had a constant and Organizational Culture and Work Environment. Model 2 added Job Satisfaction to the predictors of Model 1. Model 3 included Leadership along with the predictors of Model 2. Model 4 further included Sustainability and Career Progression with the predictors of Model 3.

The adjusted R^2 for Model 1 was 0.099 ($R^2 = 0.100$), indicating that 10.0% of the variance in the data was explained by the linear regression. Model 2 showed an adjusted R^2 of 0.163 ($R^2 = 0.166$), explaining 16.6% of the variance. Model 3 had an adjusted R^2 of 0.179 ($R^2 = 0.183$), explaining 18.3% of the variance. Model 4 had an adjusted R^2 of 0.183 ($R^2 = 0.188$), explaining 18.8% of the variance. Therefore, it was found that employee engagement has an 18.8% impact on work-life balance behavior. Given $p < 0.05$, there is a significant impact of work-life balance on employee engagement across all regional rural bank employees.

Table 3: ANOVA Table: All RRBs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	199.127	1	199.127	66.538	.001**
	Residual	1783.629	596	2.993		
	Total	1982.756	597			
2	Regression	328.757	2	164.378	59.133	.001**
	Residual	1653.999	595	2.780		
	Total	1982.756	597			
3	Regression	362.573	3	120.858	44.309	.001**
	Residual	1620.183	594	2.728		
	Total	1982.756	597			
4	Regression	373.170	4	93.292	34.371	.001**
	Residual	1609.586	593	2.714		
	Total	1982.756	597			

In all models analyzed, the focus remains on Work-Life Balance as the dependent variable. Each model incorporates distinct predictors: Organizational Culture and Work Environment, Job Satisfaction, Leadership, and Sustainability and Career Progression, alongside a constant term.

The ANOVA table evaluates the overall adequacy of the regression model in predicting work-life balance. Across all instances, the outcomes consistently demonstrate a significant prediction of the dependent variable by the independent variables. Consequently, each regression model is deemed robustly suited to the dataset.

Table 4: Coefficient Table: All RRBs

Model		Unstandardized Coefficients		Standardized Coefficients	t	p-value
		B	Std. Error	Beta		
1	(Constant)	4.167	.366		11.392	.001**
	Organizational Culture and Work Environment	.110	.013	.317	8.157	.001**
2	(Constant)	2.146	.460		4.662	.001**
	Organizational Culture and Work Environment	.095	.013	.273	7.183	.001**
	Job Satisfaction	.104	.015	.259	6.829	.001**
3	(Constant)	1.191	.530		2.245	.025*
	Organizational Culture and Work Environment	.100	.013	.287	7.593	.001**
	Job Satisfaction	.100	.015	.251	6.653	.001**

Leadership	.083	.024	.132	3.521	.001**
(Constant)	1.952	.654		2.982	.003**
Organizational Culture and Work Environment	.100	.013	.288	7.634	.001**
Job Satisfaction	.102	.015	.256	6.784	.001**
Leadership	.093	.024	.147	3.855	.001**
Sustainability and Career Progression	-.072	.036	-.075	-1.976	.049*

The unstandardized coefficients illustrate how the dependent variable changes with each independent variable, holding all other variables constant. In model 1, the coefficient (B₁) for Organizational Culture and Work Environment was 0.110, indicating that an increase in this variable is associated with an 11.0% increase in work-life balance. Therefore, employee engagement appears to have a significant impact on work-life balance behavior among State Owned Regional Rural Bank employees, as indicated by the significant p-value (< 0.05).

Table 5: ANOVA Table: State Owned Regional Rural Banks

Model	Sum of Squares	df	Mean Square	F	p-value
1 Regression	129.459	1	129.459	44.016	.001**
Residual	691.174	235	2.941		
Total	820.633	236			
2 Regression	146.717	2	73.359	25.472	.001**
Residual	673.916	234	2.880		
Total	820.633	236			
3 Regression	161.909	3	53.970	19.090	.001**
Residual	658.724	233	2.827		
Total	820.633	236			

The type of Regional Rural Bank is State-Owned.

The dependent variable studied is Work-Life Balance. The predictors considered are Job Satisfaction alone, and Job Satisfaction along with Organizational Culture and Work Environment, and additionally with Leadership. The F-ratio in the ANOVA table assesses whether the regression model adequately fits the data. Table 5 indicates that the independent variables significantly predict work-life balance for employees of State-Owned Regional Rural Banks across all models. Thus, the regression models are well-suited to the data.

CONCLUSION

The findings of this study underline the importance of work-life balance in shaping employee engagement in Karnataka's Regional Rural Banks. Employees who manage a healthy work-life balance report higher levels of job satisfaction, reduced stress, and better overall engagement. It is recommended that RRBs adopt comprehensive work-life balance policies, such as flexible working hours, wellness initiatives, and adequate support systems, to improve employee well-being and enhance organizational performance.

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