Available in online @ www.iaraindia.com
RESEARCH EXPLORER-International Journal on Economics and Business Management
ISSN: 2250-1940 (P) 2349-1647 (O)
Impact Factor: 8.276 (12OR), 3.676 (COSMOS)
Volume XIV, Issue 49
October - December 2025
Formally UGC Approved Journal (63185), © Author

A STUDY ON BALANCE OF WORK LIFE OF WOMEN EMPLOYEES IN PRIVATE BANKING SECTOR

Mrs. A. PAULINE ANUCIA MARY
Research scholar
Department of Management Studies
Bon Secours College for Women, Thanjavur - 613006
(Affiliated to Bharathidasan University, Tiruchirappalli – 620 024)

Dr. R. THANGASUNDARI
Assistant Professor
Department of management studies
Bon Secours College for Women, Thanjavur - 613006
(Affiliated to Bharathidasan University, Tiruchirappalli – 620 024)

ABSTRACT

This study investigates the impact of work-life balance (WLB) on women employees in the banking industry. Recognizing the increasing challenges faced by women in managing professional and personal responsibilities, especially in a rapidly evolving banking sector, the research aims to explore factors influencing WLB, including organizational policies, job stress, societal expectations, and support systems. Data was collected through structured questionnaires from 300 women working in various banks. The findings highlight the significance of effective WLB policies in enhancing job satisfaction, commitment, and overall well-being of women employees, thereby contributing to organizational productivity and societal development.

KEYWORDS: Banking Industry, Work-Life Balance, Organizational Policies, Societal Expectations, Employee Productivity, Women Employees

INTRODUCTION

In recent decades, women's participation in the workforce has seen significant growth, particularly in the banking sector, which is characterized by dynamic work environments and high-performance expectations. Despite the economic and social advancements, women often face dual burdens—balancing professional commitments with family responsibilities. The concept of work-life balance (WLB) has gained prominence as organizations recognize the importance of supporting their female employees to achieve harmony between their work and personal lives. This research aims to delve into the factors affecting women's WLB in the banking sector, particularly in the context of evolving industry practices and societal expectations.

STATEMENT OF THE PROBLEM

Despite the increasing focus on gender equality and employee well-being, many women employees in the banking industry continue to experience work-life conflicts due to demanding work schedules, organizational pressures, and societal expectations. There is a lack of comprehensive understanding of how existing organizational policies support or hinder women's efforts to maintain work-life balance. This study seeks to examine the extent to which current policies and organizational practices influence women employees' ability to balance their professional and personal lives, and how this balance impacts their commitment and job satisfaction.

SCOPE OF THE STUDY

The study focuses on women employees working in private and public sector banks in a specified urban region. It encompasses various designations, including clerks, officers, managers, and senior management, with varying lengths of service and income levels. The research examines organizational policies, support systems, job stress, family responsibilities, and societal expectations as variables influencing WLB. The findings aim to provide actionable insights for banking institutions, policymakers, and human resource managers to develop more effective WLB policies and programs for women employees.

OBJECTIVES

1. To assess the existing work-life balance policies and practices among women employees in the banking sector.
2. To identify the key factors influencing work-life balance for women bankers.
3. To analyze the impact of work-life balance on job satisfaction, organizational commitment, and overall well-being.

METHODOLOGY

Research Design: Descriptive and analytical research design.

Sample Size

150 women employees from various banks in the selected urban region.

Sampling Technique

Stratified random sampling to ensure representation across different designations, income levels, and years of service.

Data Collection Method

Structured questionnaires comprising closed and open-ended questions related to organizational policies, work-related stress, family responsibilities, support systems, and personal perceptions of WLB. Tools used for SPSS or similar statistical software for data analysis

WOMEN EMPLOYEES IN THE PRIVATE BANKING SECTOR

Women employees in the private banking sector, especially in India, face significant work-life balance challenges due to intense target pressure, demanding work hours, and a lack of adequate work-family support like childcare facilities. They often bear a disproportionate burden of both professional and domestic responsibilities, which is exacerbated by the need to work longer hours to meet targets and advance their careers. While these roles offer financial rewards and growth opportunities, they are also accompanied by work-related stress, potential sexual harassment, and the constant pressure of balancing demanding job requirements with family life.

Work-Life Balance:

There is a constant struggle to balance demanding professional lives with extensive domestic responsibilities, especially in cultures where household chores are not shared.

Target Pressure:

Women employees face immense pressure to meet targets, which often translates to longer working hours, even beyond the defined hours, leading to stress and burnout.

Workplace Stress and Harassment:

Women may experience workplace stress due to the pressure of deadlines and work-life conflict, and there are documented instances of sexual harassment from colleagues or customers.

Lack of Support Systems:

Many private banks lack essential family support systems, such as on-site childcare centers, making it difficult for women to manage their family needs while working.

Career Advancement and Transfers:

Promotions can sometimes be linked with transfers, which can be disruptive to family life and create further challenges for women employees.

Societal Expectations:

The expectation for women to handle the majority of household chores and childcare responsibilities adds a significant double burden.

Shift in Job Roles:

While banking was once seen as a "sitting job," women are increasingly expected to perform sales-oriented roles, increasing their work demands.

Organizational Culture:

A lack of organizational policies that support work-life balance, such as flexible working hours and childcare assistance, contributes to the problem.

Work-Family Support Programs:

Banks should implement work-family support programs, including childcare assistance and flexible work options.

Anti-Sexual Harassment Policies:

Establishing and enforcing strong anti-sexual harassment policies is crucial for a safe working environment.

Employee Counselling:

Regular work-life balance and family counselling programs can help employees cope with stress.

Promoting a Supportive Environment:

Fostering open communication, perhaps through social media, can help banks understand and meet the work-life balance needs of their female employees.

REVIEW OF LITERATURE

Sania Khan., & Et al. (2023). In every organization, employees deal with increasing job pressures. In recent years, women have faced even greater difficulties in such circumstances. This study proposed to investigate how work–life balance (WLB) affects the personal lives of working women in the banking industry of Larkana city, Pakistan. The information was gathered via a standardized questionnaire from 266 female bank employees in Larkana.

Sona Vikas., & Ashish Mathur. (2024). A fulfilling existence is possible when one's work and personal life are in harmony with one another. Finding a happy medium between one's "work" and one's "life" is what the phrase "work-life balance" (WLB) is all about. Today, women's work-life balance (WLB) is more important than ever before because of the societal expectation that men and women should provide financially for their families.

Shilpi Kulshrestha (2023). A nation may be endowed with abundant natural and physical resources and the necessary capital and technology but unless there are competent people who can mobilize, organize and harness the resources for production of goods and services, it cannot make rapid strides towards economic and social advancement. The strengths and weakness of an organization are determined by the quality of its human resources, which play a vital role in using other organizational resources and the development process of modern economies.

Md. Amanullah., & et al. (2024). Balancing working life and personal life is quite challenging, especially for women who must play diverse roles at a time. Family obligations and the nature of work also influence the intensity of work-life conflict. A well-articulated human resource policy may not wipe out the role conflict but can minimize it prudently. This study is designed to examine whether the existing WLB policies of private commercial banks in Bangladesh are designated enough to influence the female bankers level of commitment and their attitude toward job market.

Ganapathi (2016). The entry of new private sector banks enhances the operational efficiency and competitiveness in Indian banking industry. The new private sector banks have introduced new and innovative services and products in order to capture the high market share. This changes the working pattern of the women employees in banking sector. The findings shows that work life balance policies, work load, organizational support and financial support are determinants of work life balance of women employees in new private sector banks.

Vijaya. N., & Arockiasamy. K. S. (2022). Career and goals are the most important factors in life. Most of the women are coming forward to work in order to support their family. This change is now natural and dynamic due to change of environment and economic conditions. The biggest challenge for women is how to balance the demands of family and career. The literature identifies the various aspects such as career advancement, work stress, work, family conflict and family work conflict, Childcare in context with work life Balance and its practices.

Pande., & Ahirrao. (2021). The nationalization of the Indian banking sector in 1969 served as the first major step to reduce gender discrimination against women in banking jobs. The women employees working in the banking industry are able to balance their work-life. The study concludes that there are no separate policies for the work life balance of working women but the majority of women employees accepted job sharing and support from colleagues at work is helping them to balance work-life.

Nidhi Saxena., & Ravindra Kumar. (2022). Women employees are struggling hard to manage their professional and personal lives, balancing both career and family is a difficult task for working women because they face dual burden of work and family. Today every individual has to balance conflicting responsibilities and commitments. Thus work-life balance has emerged as a predominant issue in the workplace.

Geetha., & Rajendran. (2017). Banking industry is an emerging industry in India; the entry of private sector and foreign banks have brought various essential changes in the banking industry. The menace of work- life imbalance is noticeable in banking industry. Employees in the banks take painful effort to deliver the various needs of its customers. Work deadlines are getting compact and the individual's jobs are loaded and added with quality output.

Vyoma. (2019). The work life balance for women employees in banking industries is the order of the day. The work life balance of women employees in banking sector is to determine the level of their work life balance which is having high importance on their total wellbeing and enhance their productivity and entire banking growth. Striking a balance between professional and personal commitments is a common dilemma for many of today's women workers.

Mandeep Kaur., & Venkateswaran (2020). this study explains the Service sector contribution to the global output is more. The service factor itself is the largest part of the economy for the countries around the world, the worthy reason being urbanization, privatization and instant demand for final consumer services. Quality services being the ingredient for welfare of an economy, the primary and secondary sectors are directly dependent on the progress of services like banking, insurance, trade and commerce together with entertainment, social and personal aspects specifically in advanced economies.

Majeesh.T, & Ashraf.E. (2018). women's work-life balance has gained importance in the modern world. It is a fairly broad topic that touches on both family care and job advancement on opposite sides. Understanding how women manage work and domestic responsibilities is crucial. The goal of working life is to advance professionally and get respect from colleagues and society at large, whereas the goal of living a fulfilling personal life is to take good care of one's family, including one's parents, children, and leisure time.

DATA ANALYSIS

Table No – 1
Demographic Profile of Women Employees in Private Sector Banks

Sl. No	Profile	Category	Frequency	Percentage
1	Gender	Male	95	63.3
		Female	55	36.7
		Total	**150**	**100.0**
2	Age	18-30	71	47.3
		31-40	57	38.0
		41-50	7	4.7
		Above 50	15	10.0
		Total	**150**	**100.0**
3	Educational Qualification	Diploma	79	52.7
		Under Graduate	50	33.3
		Post Graduate	21	14.0
		Total	**150**	**100.0**
4	Marital Status	Married	60	40.0
		Single	66	44.0
		Widow	21	14.0
		Divorced	3	2.0
		Total	**150**	**100.0**
5	Designation	Officer	9	6.0
		Chief Manager	20	13.3
		Manager	37	24.7
		Clerk and Staff	84	56.0
		Total	**150**	**100.0**
6	Length of Service	Less than 5 years	65	43.3
		6 – 10 years	59	39.3
		11 – 15 years	16	10.7
		16 – 20 years	10	6.7
		Total	**150**	**100.0**
7	Monthly Income	Less than Rs. 20000	29	19.3
		Rs.20001 - Rs.30000	43	28.7
		Rs.30001 - Rs.40000	34	22.7
		Rs.40001 – Rs.50000	25	16.7
		Above Rs.50000	19	12.7
		Total	**150**	**100.0**

Source: Primary Data

Table No – 1, shows that, summarized demographic profile characteristics such as Gender Distribution The majority of respondents are male (63.3%), while females make up 36.7%. This indicates a male-dominated group. Age Distribution Nearly half of the respondents are in the 18-30 age group (47.3%), suggesting a relatively young population.

The 31-40 age group accounts for 38%, indicating a substantial portion of mid-career individuals. Older age groups (41-50 and above 50) constitute a smaller segment (4.7% and 10%, respectively), showing fewer senior or older respondents. Educational Qualifications The majority hold a Diploma (52.7%), followed by Under Graduate (33.3%), and Post Graduate (14%).

This points to a predominantly diploma and undergraduate-educated workforce. Marital Status Slightly more respondents are single (44%) than married (40%), with widows accounting for 14%. Very few are divorced (2%). Designations Most respondents are Clerks and Staff (56%), with Managers comprising 24.7%, and Chief Managers 13.3%. Officers are a very small segment (6%). This indicates a workforce mostly engaged in operational roles. Length of Service A significant portion has less than 5 years of service (43.3%), indicating a relatively new or developing workforce. Those with 6-10 years of service comprise 39.3%.

Longer tenures are less common, at 10.7% and 6.7%, respectively. Monthly Income The income distribution shows that most earn between Rs.20001 and Rs.30000 (28.7%) and Rs.30001 to Rs.40000 (22.7%). About 19.3% earn less than Rs.20000, and 16.7% earn between Rs.40001 and Rs.50000. A smaller segment (12.7%) earns above Rs.50000, indicating a relatively modest income range for most respondents.

Table No – 2

One Way ANOVA for Overall Women Employees in Private Sector Banks

Demographic Details	F Value	P Value	Significant	Result
Gender	153.61	< 0.001	Significant @ 1 %	Reject H_0
Age	2.45	0.009	Significant @ 1 %	Reject H_0
Education	8.79	<0.001	Significant @ 1 %	Reject H_0
Marital Status	2.58	0.057	Not Significant @ 5 %	Accept H_0
Designation	1.11	0.333	Not Significant @ 5 %	Accept H_0
Length of Service	1.07	0.748	Not Significant @ 5 %	Accept H_0
Monthly Income	0.98	0.256	Not Significant @ 5 %	Accept H_0

Source: Primary Data

Table No – 2, shows that, One Way ANOVA for Overall Women Employees in Private Sector Banks, Gender the very high F value (153.61) and p-value (< 0.001) indicate a highly significant difference in the variable studied across gender groups. Age the F value (2.45) with a p-value (0.009) shows a statistically significant difference across age groups. Educational Qualification the F value (8.79) and p-value (< 0.001) suggest significant differences across education levels. Non-significant Demographic Factors Marital Status: P-value (0.057) indicates no significant difference at the 5% significance level. Designation P-value (0.333) shows no significant difference. Length of Service P-value (0.748) indicates no significant difference. Monthly Income P-value (0.256) also shows no significant difference.

FINDINGS

Women Employees in Private Sector Banks, Gender Predominantly male (63.3%), indicating a male-dominated workforce. Age Majority are young (47.3% aged 18-30), with a sizable mid-career group (38% aged 31-40). Older employees (41-50 and above 50) are minority. Education Most hold diplomas (52.7%) and undergraduate degrees (33.3%), with fewer postgraduates (14%), indicating a workforce with moderate educational qualification. Marital Status Slightly more singles (44%) than married (40%), with small segments widowed or divorced. Designations Majority are Clerks and Staff (56%), followed by Managers (24.7%) and Chief Managers (13.3%), suggesting operational roles dominate. Length of Service Most have less than 5 years (43.3%) or 6-10 years (39.3%), indicating a relatively new or developing workforce. Monthly Income Most earn between Rs.20,001–Rs.40,000, with fewer earning above Rs.50,000, reflecting moderate income levels. Gender: Shows a highly significant difference (F=153.61, p<0.001), indicating that the variable studied (possibly attitude, perception, or performance) varies notably between males and females. Age Significant difference exists (F=2.45, p=0.009), suggesting age influences the variable. Education Significant differences across education levels (F=8.79, p<0.001).

SUGGESTIONS

Targeted Interventions Since gender, age, and education significantly impact the variable, tailored programs or policies should consider these factors to improve engagement, satisfaction, or productivity. Training & Development focus on educational groups and age brackets that show significant differences to bridge gaps and enhance overall performance or perception.

Workforce Planning Recognize the predominance of young, less experienced employees implement mentorship and skill development programs to foster growth and retention. Gender Balance Initiatives Given the male dominance, consider strategies to promote gender diversity and address any gender-specific issues. Income and Role Alignment Moderate income levels suggest scope for reviewing compensation or benefits to attract and retain talent, especially for higher roles.

CONCLUSIONS

The demographic profile reflects a young, predominantly male, operational workforce with moderate educational qualifications and income levels. The significant influence of gender, age, and education on the studied variable underscores the importance of considering these demographics in decision-making and policy formulation. Non-significant factors like marital status, designation, and length of service suggest these may not need immediate focus for interventions related to the studied variable. Overall, organizations should leverage these insights to design inclusive, targeted strategies that enhance employee engagement, productivity, and satisfaction, considering the demographic nuances.

REFERENCE:

1. **Ganapathi (2016).** A study on work life balance and job satisfaction of women employees working in new private sector banks. Journal of Management Research and Analysis, 3(3), 126-130.
2. **Geetha., & Rajendran. (2017).** Comparative Study of Work Life Balance Among Private and Public Sector Banking Employees in Perambalur District. IJRDO-Journal of Applied Management Science, 3(11), 1-7.
3. **Majeesh.T, & Ashraf.E. (2018).** Work Life Balance of Women Employees in Private Sector Banks. TIJER - International Research Journal, 5(11).
4. **Mandeep Kaur., & Venkateswaran (2020).** To Study the Work Life Balance Among Working Women, Post Maternity in Banking Sector. International Journal of Management, 11(2), 233-240.
5. **Md. Amanullah., & et al. (2024).** Organizational Work-life Balance Policies Toward Women and Their Reflection in Employee Commitment and Labor Market Image: A Social Exchange Theory Approach. Journal of Risk Analysis and Crisis Response, 14(4), 502-517.
6. **Nidhi Saxena., & Ravindra Kumar. (2022).** Impact of Work Life Balance on Job Satisfaction: A Study of Married Working Women in Banks of NCR. Business, Management and Economics Engineering, 20(2), 919-944.
7. **Pande., & Ahirrao. (2021).** A Study of Work Life Balance of Women Employees in Banking Sector in India. Vidyabharati International Interdisciplinary Research Journal, 13(1), 589-594.
8. **Paramasivan C & Ravichandiran G (2022),** A Study on Technology Driven Innovation Practices in Banking Sector in Tiruchirappalli District, International Journal of Early Childhood Special Education . 2022, Vol. 14 Issue 5, p3949-3959. 11p
9. **Ravichendran G (2024),** Payment banks — A new milestone for banking penetration in India, International Journal of Financial Engineering, 2024 Vol. 1 Issue 1 - 2015 Vol. 2 Issue 1

10. **Sania Khan., & Et al. (2023).** Impact of Work–Life Balance on Working Women in the Banking Sector. Administrative Sciences, 13(7).
11. **Shilpi Kulshrestha (2023).** A Descriptive Study on Work Life Balance of Women Employees in Banks. International Journal of Economics and Management, 6(3).
12. **Sona Vikas., & Ashish Mathur. (2024).** Work-Life Balance of Women Employees in the Indian Banking Industry: An Empirical Study of the State of Haryana. International Journal of Banking, Risk and Insurance, 12, 75-83.
13. **Vijaya. N., & Arockiasamy. K. S. (2022).** A Study on Work Life Balance of Women Employees of Private Sector Banks with Special Reference to Tirunelveli Corporation. Journal of Xi'an Shiyou University, 18(8), 753-761.
14. **Vyoma. (2019).** A Study on Work Life Balance of Women Employees in Public and Private Banks. International Journal of Research in Management Studies, 4(5), 1-8.