

WORK–LIFE BALANCE OF WOMEN EMPLOYEES IN THE BANKING SECTOR: AN EMPIRICAL STUDY IN KOLLAM DISTRICT, KERALA

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Abstract

Work–life balance has become a crucial issue in modern organizational settings due to increasing job demands and changing socio-economic conditions. Women employees, particularly in the banking sector, face multiple challenges while balancing their professional responsibilities and personal commitments. The banking sector requires high levels of accuracy, customer interaction, and time management, which often leads to increased stress and pressure for employees. This study examines the work–life balance of women employees working in banks in Kollam district, Kerala. The research focuses on identifying the major factors affecting work–life balance, understanding the challenges faced by women employees, and evaluating the organizational support available to help them manage work and personal life. Primary data were collected through a structured questionnaire administered to 90 women employees working in various banks in the district. The collected data were analyzed using percentage analysis and descriptive interpretation. The findings reveal that while women employees are able to manage their professional responsibilities effectively, they experience significant challenges due to family obligations, work pressure, and limited flexibility in work schedules. The study concludes that effective work–life balance policies, supportive workplace environments, and family support are essential for improving the well-being and productivity of women employees in the banking sector.

Keywords: Work–life balance, women employees, banking sector, organizational support, work stress, job satisfaction, work–family conflict.

Introduction

The idea of work-life balance has become increasingly significant in the fields of organizational behaviour and human resource management in recent decades. The ability of people to maintain a healthy relationship between their personal and professional obligations is referred to as work-life balance. It is a state where workers are able to successfully balance the demands of their jobs with their personal well-being and family obligations. Globalization, technical innovation, and organizational competitiveness have made the modern workplace more demanding. In order to stay competitive, workers frequently have to put in more hours, adhere to tight deadlines, and constantly improve their skills. Employees find it challenging to strike a healthy balance between their personal and professional lives as a result of these expectations. For female employees, work-life balance is especially important. Cooking, childcare, and family care were traditionally the primary responsibilities of women. However, women are now actively involved in the workforce due to more educational possibilities and financial necessity. These days, women are employed in a variety of fields, including as administration, banking, healthcare, education, and information technology. Women's domestic obligations have not substantially lessened despite these advancements. In addition to their professional responsibilities, many working women still do household chores. Work-family conflict is frequently brought on by this dual position, which can result in stress, exhaustion, and decreased job satisfaction.

One of the most crucial pillars of any nation's economic prosperity is the banking industry. Financial intermediation, economic expansion, and the growth of enterprises and sectors all depend heavily on banks. Many people, including women, have access to employment opportunities in this area. The proportion of women working in the banking industry has dramatically increased in recent years. These days, women work in a variety of roles, from top managerial to secretarial. However, working in banking entails a lot of effort,

dealing with customers, long hours, and performance pressure. These elements make it challenging for female professionals to successfully balance their personal and professional obligations. As a result, it is now crucial to do study on the work-life balance of female employees in the banking industry. The purpose of this study is to investigate the work-life balance among female bank employees in Kerala's Kollam district.

Need of the Study

The social and economic structure of society has undergone substantial changes as a result of the growing number of women entering the workforce. These days, women have two roles: homemakers and professionals. Employment offers prospects for career advancement and financial freedom, but it also makes juggling work and family obligations more difficult. The banking industry is renowned for its challenging workplace. Workers are required to oversee client transactions, uphold financial accuracy, and fulfil performance goals. These duties frequently call for long workdays and constant focus. Managing these obligations might be especially difficult for female professionals who also have family responsibilities. Work-life imbalance has been linked to a number of detrimental outcomes, including stress, health issues, lower job satisfaction, and diminished organizational commitment, according to several research. Because of the pressures of both job and family, female employees may be more stressed. In India, women are typically expected to perform more household duties than males due to societal and cultural norms. Women are typically expected to handle childcare and domestic duties even when they work full-time. For working women, this disparity in obligations can put a lot of strain on them.

Furthermore, work-life balance regulations inside an organization are not always adequate to deal with these issues. Many businesses still lack sufficient support mechanisms, such as day-care facilities, flexible work schedules, or counselling services, even though some companies offer maternity benefits or flexible working hours. It is crucial to research women's work-life balance and find strategies to enhance it, given the increasing number of female employees in the banking industry and the difficulties they encounter. Organizations can create policies that assist workers and boost overall productivity by having a better understanding of the elements impacting work-life balance.

Theoretical Framework

The theoretical framework provides the theoretical viewpoints that direct the research and serves as the study's conceptual basis. Organizational behaviour, human resource management, sociology, and psychology have all extensively examined work-life balance. It describes people's capacity to balance their personal and professional obligations in a way that promotes contentment and wellbeing in both areas. Achieving work-life balance can be difficult for female professionals, especially those in the banking industry, as they must handle several responsibilities at once. Understanding the relationship between work and family obligations as well as the variables affecting work-life balance is made easier by a variety of theoretical stances.

The Work-Family Conflict Theory is one of the most important ideas that explain work-life balance. According to this thesis, which was put forth by Greenhaus and Beutell in 1985, job and family are two significant spheres of a person's life that frequently vie for commitment, time, and energy. This hypothesis states that work-family conflict occurs when the responsibilities of one function make it difficult to carry out another role successfully. Due to the substantial time and effort required for both job and family obligations, this conflict arises. The demands of fulfilling goals, going to meetings, and engaging with clients may make it difficult for female bank employees to devote enough time to family duties including childcare, housekeeping, and providing care for family members. Because of this, female employees could find it challenging to manage their personal and professional responsibilities. Conflict between work and family can take many different forms. When the amount of time needed for one position decreases the amount of time available for another, time-based conflict arises. For instance, longer workdays in banks may limit the amount of time that female employees may spend with their families. When performance in one role is impacted by stress in another, this is known as strain-based conflict. Fatigue brought on by job stress or task pressure may have a detrimental effect on family relationships. When actions necessary for one job are incompatible with actions necessary for another, behaviour-based conflict arises. For example, the emotional and encouraging behaviour anticipated in home life may not be the same as the formal and disciplined behaviour necessary in the business. The work-life balance of female employees is greatly impacted by these

issues. Role theory is another significant idea that clarifies the difficulties encountered by working women. According to role theory, people play a variety of roles in society, each with its own set of duties and expectations. For instance, a woman may be a worker, a wife, a mother, a daughter, and a caretaker at the same time. Time, effort, and dedication are needed for each of these positions. Role conflict or role overload can occur when someone try to play several roles at once. Role overload happens when people have more obligations than they can handle, whereas role conflict happens when the requirements of various roles are irreconcilable.

Because they are expected to perform well at work while also taking care of the home, female professionals in the banking industry frequently experience role overload. Women are still typically expected to handle childcare and household chores, even if they work professionally. This circumstance puts more strain on female employees and may make it more difficult for them to strike a healthy balance between their personal and professional lives. Therefore, role theory offers a crucial viewpoint for comprehending the challenges confronted by female employees in handling a variety of duties. The interaction between work and personal life is also explained in large part by the Spillover Theory. This hypothesis holds that experiences in one area of life might have an impact on experiences in another. To put it another way, family experiences can affect one's performance at work, and job-related feelings, attitudes, and behaviours can affect one's family life. Both positive and negative spillover is possible. When success or contentment in one area enhances experiences in another, this is known as positive spillover. Positive moods that improve family ties, for instance, can result from a supportive work environment and job satisfaction. Negative spillover, on the other hand, happens when tension or discontent in one area has an impact on another. Stress at work or lengthy workdays, for example, might lead to exhaustion and limit the amount of time and energy available for family activities. Workers in the banking industry frequently deal with heavy workloads, tight deadlines, and performance expectations. These elements may lead to stress that interferes with family life and negatively impacts women employees' general wellbeing. Thus, spillover theory aids in comprehending how personal life is impacted by work and vice versa. The Boundary Theory is another theoretical viewpoint that is pertinent to the investigation of work-life balance. Boundary theory describes how people establish and maintain boundaries between many spheres of life, including family and work. While some people prefer to keep their personal and professional lives completely apart, others let them overlap. Because work-related obligations occasionally stretch beyond official working hours, female bank employees may find it challenging to maintain clear boundaries between work and family. For instance, even after leaving home, workers might still need to finish unfinished business or reply to messages pertaining to their jobs. These circumstances make it challenging to maintain work-life balance and blur the lines between personal and professional life.

Additionally, the Work-Life Balance Model offers a thorough foundation for comprehending how people handle a variety of obligations. This concept suggests that having equal time for work and personal life is not a prerequisite for achieving work-life balance. Rather, it refers to attaining efficacy and contentment in both areas. Effective time management, setting priorities for tasks and assistance from family and co-workers are all necessary to achieve work-life balance. By offering flexible work schedules, leave policies, childcare options, and encouraging work cultures, organizations can play a significant role in promoting work-life balance. The work-life balance of female employees in the banking industry can be greatly enhanced by supporting organizational practices. Employee counselling services, stress management programs, maternity leave benefits, and flexible work schedules can all assist female employee's better handle their obligations. Additionally, women's ability to manage their personal and professional lives is greatly aided by family support. Organizational culture and managerial support also influence employees' ability to maintain balance between work and personal life. A supportive work environment that recognizes employees' personal responsibilities can reduce stress and enhance job satisfaction. Similarly, family support, particularly from spouses and extended family members, can significantly ease the burden on working women.

Based on these theoretical viewpoints, the current study makes the assumption that both work-related and family-related issues have an impact on women employees' work-life balance in the banking industry. Workload, working hours, job pressure, and organizational support are examples of work-related factors. Family size, the number of dependents, childcare duties, and family support are examples of family-related characteristics. The entire work-life balance of female employees is influenced by these interrelated elements. In order to comprehend the difficulties experienced by female employees in the banking industry,

the study's theoretical framework incorporates ideas from work-family conflict theory, role theory, spillover theory, boundary theory, and work-life balance models. These ideas offer a solid conceptual framework for examining the variables that affect work-life balance and for figuring out how to enhance the productivity and well-being of female employees.

Research Methodology

Research methodology refers to the systematic approach used to conduct the research and analyze the collected data. The present study adopts a descriptive research design to analyze the work-life balance of women employees in banks. The study uses both primary data and secondary data. Primary data were collected through a structured questionnaire distributed among women employees working in banks. Secondary data were collected from books, journals, research papers, and online sources related to work-life balance and women employment. The sample consists of 90 women employees working in various banks in Kollam district. The study uses simple random sampling to select respondents from different banks. The data collected were analyzed using Percentage analysis, Tabular presentation and Graphical interpretation. These tools helped in understanding the demographic characteristics and opinions of respondents.

Results and Discussion

The analysis of the collected data provides important insights into the work-life balance of women employees working in banks in Kollam district. The findings reveal several demographic, professional, and family-related factors that influence their ability to balance work responsibilities and personal life. The age distribution of respondents indicates that a majority of women employees fall within the 21–30 age group. This suggests that a large number of women are entering the banking sector at an early stage of their careers. Younger employees generally demonstrate high levels of enthusiasm and adaptability toward organizational work culture. However, this stage of life is also associated with significant personal transitions such as marriage and childcare responsibilities, which can increase the challenges of maintaining work-life balance. The occupational distribution of respondents shows that most women employees are working in clerical or sub-staff positions, while only a small percentage hold managerial roles. This finding indicates that women are still underrepresented in higher levels of management within the banking sector. Several factors may contribute to this situation, including career interruptions due to family responsibilities, limited opportunities for promotion, and societal expectations regarding women's roles in the family. This imbalance highlights the need for organizations to create more inclusive career advancement opportunities for women. The family structure of respondents reveals that a majority belong to nuclear families consisting of three to four members. Nuclear family structures often increase the level of responsibility for working women because they have fewer family members to share household duties. At the same time, some respondents reported living in extended family arrangements, where parents or in-laws provide support with childcare and household activities. Such family support plays a crucial role in reducing the stress experienced by working women. Another important aspect identified in the study is the number of dependents in the family. Many respondents reported having two to four dependents, which increases their domestic responsibilities. Managing the needs of children, elderly parents, and other dependents requires considerable time and emotional effort. As a result, women employees often experience role overload when attempting to meet both professional and family expectations.

The study also examined childcare arrangements among respondents. The findings show that a significant number of women rely on parents or in-laws for childcare support, while only a small proportion depend on daycare centers or spousal assistance. This reflects the continued importance of extended family support in Indian society. However, the limited involvement of spouses in childcare responsibilities suggests the

persistence of traditional gender roles within households. Despite the demanding nature of their work, most respondents reported spending four to five hours daily with their children. This indicates that women employees make conscious efforts to maintain strong family relationships even while managing professional commitments. Such efforts demonstrate the emotional dedication of working mothers, although balancing these responsibilities may often result in physical fatigue and stress. The study identified several major challenges affecting work–life balance among women employees in banks. These challenges include high work pressure, long working hours, family responsibilities, lack of flexible work arrangements, and job-related stress. The banking sector is known for its demanding work environment, which includes customer interaction, financial accountability, and strict deadlines. These work conditions often require employees to work beyond regular office hours, leaving them with limited time for personal and family life. In addition, the absence of flexible working arrangements such as remote work options, flexible schedules, or childcare facilities further intensifies the difficulties faced by women employees. Many respondents expressed the need for greater organizational support in order to manage their dual roles effectively. Flexible work policies can significantly reduce stress levels and help employees achieve better work–life balance.

Another significant finding of the study is the impact of work-related stress on personal life. Respondents reported that heavy workloads and performance pressures sometimes lead to fatigue and emotional strain, which may negatively affect their interactions with family members. This reflects the concept of negative spillover, **where** stress experienced at work influences the quality of personal life. However, the study also highlights some positive aspects of the banking profession. Many respondents expressed satisfaction with their jobs due to financial stability, career growth opportunities, and social recognition associated with banking employment. Job satisfaction can contribute positively to an employee’s overall well-being and may help mitigate some of the negative effects of work pressure. Overall, the findings suggest that the work–life balance of women employees in the banking sector is influenced by a combination of organizational factors, family responsibilities, and social expectations. While women demonstrate remarkable ability to manage both professional and personal roles, they continue to face several structural and cultural challenges. Therefore, improving organizational policies and promoting shared family responsibilities are essential for enhancing the work–life balance of women employees.

Conclusion

The current study looked at the work-life balance of female bank employees in Kerala's Kollam district. Maintaining a balance between work and personal obligations has grown crucial as the number of women in the workforce rises, especially in service-oriented industries like banking. Managing tight work schedules while also taking care of household and family responsibilities is a common challenge for female employees. The study's conclusions show that while female professionals in the banking industry are capable of carrying out their professional responsibilities successfully, they face a number of obstacles when trying to maintain a work-life balance. Employees experience a great deal of stress due to work pressure, long hours, performance expectations, and customer-related tasks. Their workload is further increased by family duties including child care, housekeeping, and taking care of dependents. Fatigue, emotional strain, and a decrease in personal time might result from these combined obligations. The report also emphasizes how crucial family support is for maintaining a healthy work-life balance. For childcare and domestic help, a large number of respondents rely on their parents or in-laws. This suggests that assisting working women manage their duties is greatly aided by the support of their extended families. However, it appears that women still bear a larger portion of household duties in many households due to the lack of official childcare facilities and the lack of help from spouses. The study's other key result is that enhancing work-life balance is greatly aided by organizational support. Many respondents feel that further measures like flexible working hours, less work pressure, and better work scheduling might further improve their capacity to manage work and family life, even if some banks offer perks like leave policies and friendly work cultures. The pressure on female employees can be considerably lessened by organizational measures like childcare facilities, stress management training, and employee assistance programs. Organizations, families, and society at large must work together to improve work-life balance. Employers must acknowledge the difficulties faced by female

workers and put in place procedures that encourage adaptability, worker welfare, and encouraging work conditions. To lessen the stress on working women, family members especially spouses should share home duties. In order to encourage greater equality in both personal and professional obligations, cultural attitudes around gender roles must change on a larger scale. Maintaining a positive work-life balance benefits companies as well as female employees. Better work-life balance increases an employee's likelihood of exhibiting increased job satisfaction, increased productivity, greater organizational commitment, and better general well-being. Therefore, companies in the banking industry should view encouraging work-life balance as a strategic priority.

The study concludes by highlighting the importance of work-life balance for improving women employees' quality of life and guaranteeing long-term organizational effectiveness. Banks may establish a more productive and inclusive workplace that benefits both workers and the company by addressing the issues raised in this study and putting supportive policies in place.

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