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IMPACT OF WORK-LIFE BALANCE OF WOMEN EMPLOYEES IN THE PRIVATE BANKS

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ABSTRACT

Work-life balance refers to the ability of individuals to manage their professional responsibilities and personal life effectively. Women employees working in private banks often face difficulties in balancing work and family roles due to long working hours, high targets, and family responsibilities. This study examines the challenges faced by women employees in maintaining work-life balance and its impact on job satisfaction, productivity, and well-being. The study also identifies the factors influencing work-life balance and suggests measures such as flexible working hours, supportive organizational policies, and employee welfare programs to improve the overall quality of work life.

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

INTRODUCTION

Work-life balance is an important factor that influences employee satisfaction and productivity. In today's competitive banking sector, employees are required to meet high performance targets and work for extended hours. Women employees often experience additional pressure as they are responsible for managing both professional duties and household responsibilities.

In the private banking sector, women employees face challenges such as heavy workloads, inflexible working hours, and lack of family support systems. These challenges can lead to stress, job dissatisfaction, and poor work performance. Therefore, maintaining a proper balance between work and personal life is essential for improving employee well-being and organizational productivity.

STATEMENT OF THE PROBLEM

Women employees in private banks face several challenges in balancing their work and personal lives. Heavy workloads, target pressure, family responsibilities, and lack of flexible policies often create stress and work-family conflict. Hence, it is necessary to study the work-life balance of women employees and its impact on their job satisfaction and performance.

OBJECTIVES OF THE STUDY

1. To identify the major challenges faced by women employees in maintaining work-life balance.
2. To examine the impact of work-life balance on job satisfaction and productivity.
3. To analyze the role of organizational support systems in improving work-life balance.

HYPOTHESIS

H1: There is a significant relationship between work-life balance and job satisfaction of women employees in private banks.
H0: There is no significant relationship between work-life balance and job satisfaction.

SCOPE OF THE STUDY

The study focuses on women employees working in private banks. It examines various factors such as workload, work hours, family support, stress, and organizational policies that influence work-life balance.

RESEARCH METHODOLOGY

Research Design: Descriptive research design.
Sample Size: 120 respondents.
Sampling Technique: Stratified random sampling.
Data Collection: Structured questionnaire.
Data Analysis Tool: Statistical analysis using percentage method and correlation analysis.

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LIMITATIONS

1. The study is limited to a specific geographical area.
2. The sample size may not represent the entire population.
3. Data collected is based on respondents' opinions.

REVIEW OF LITERATURE

Several researchers have studied the concept of work-life balance among employees.

1) Flippo (1984) explained that employee well-being and proper working conditions improve productivity and job satisfaction. Stress and fatigue negatively affect employee performance.
2) Greenhaus and Beutell (1985) introduced the concept of work-family conflict and explained that work responsibilities often interfere with family roles, especially for women employees.
3) Hochschild (1989) described the concept of the "Second Shift," where women perform paid work at the workplace and unpaid household work at home.
4) Clark (2000) introduced the Work-Family Border Theory which explains how individuals manage boundaries between work and family responsibilities.
5) Cascio (2006) stated that organizations that support work-life balance policies experience higher productivity and lower employee turnover.
6) Luthans (2011) emphasized that employees who maintain work-life balance have better psychological well-being and higher job satisfaction.
7) Robbins and Judge (2013) explained that heavy workload and time pressure lead to stress and reduce employee efficiency.

Recent studies have also shown that flexible work schedules, maternity leave, childcare support, and employee counselling programs can significantly improve work-life balance for women employees.

OVERVIEW OF BANKING SECTOR

The private banking sector in India has grown rapidly after economic liberalization in 1991. Private banks such as HDFC Bank, ICICI Bank, and Axis Bank play an important role in financial development and customer service.

Women employees form an important part of the banking workforce. They contribute significantly to customer relationship management, financial services, and administrative roles.

However, private banks operate in a highly competitive environment where employees are required to meet strict targets and work under pressure. Women employees often face challenges such as long working hours, work stress, and balancing professional and family responsibilities.

Common challenges faced by women employees in private banks include:

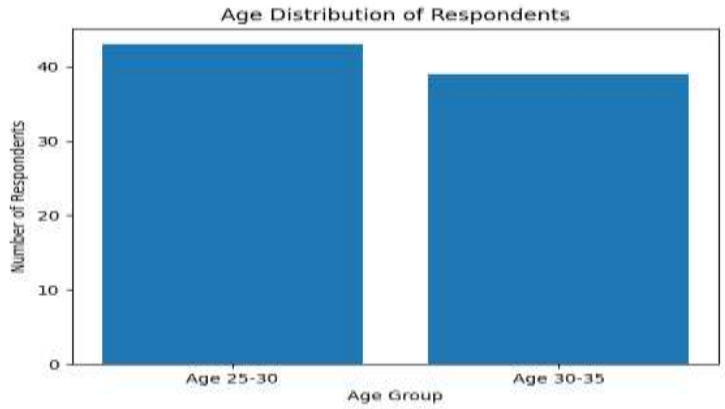
- High work pressure and performance targets
- Long working hours
- Work-life imbalance
- Lack of childcare facilities
- Limited organizational support
- Stress and mental fatigue

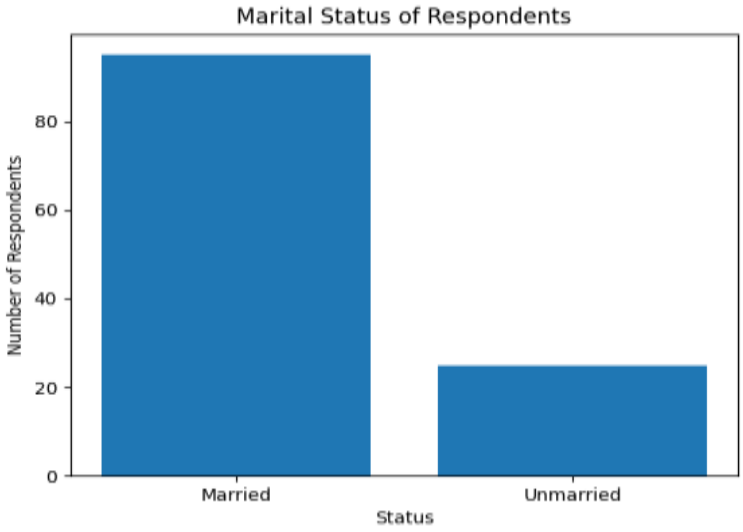
Despite these challenges, supportive HR policies such as flexible work hours, maternity benefits, and employee welfare programs can improve the work environment for women employees.

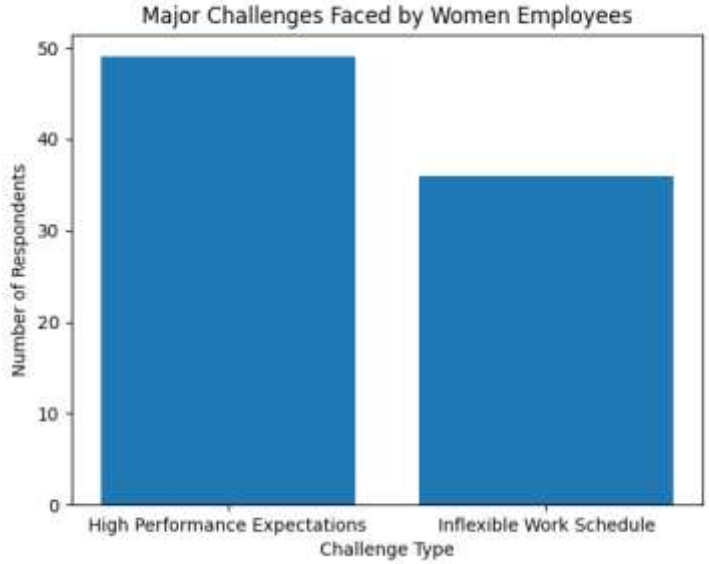
DATA ANALYSIS AND INTERPRETATION

S. No.	Category	Percentage (%)	No. of Respondents
1	Age 25–30	35.8	43
2	Age 30–35	32.5	39
3	Married	79.2	95
4	Unmarried	20.8	25
5	High Performance Expectations	40.8	49
6	Inflexible Work Schedule	30.0	36
7	Work Experience 4–6 Years	67.5	81
8	Often Feel Stress	51.7	62
9	Feel Work Pressure	48.3	58
10	Colleague Support Influences WLB	29.2	35
11	Workload Influences WLB	26.7	32

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FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

1. Most respondents belong to the 25-30 age group.
2. A majority of women employees are married.
3. High performance expectations and workload are major challenges.
4. Many respondents frequently experience work-related stress.
5. Support from colleagues and family plays a key role in maintaining work-life balance.

SUGGESTIONS

1. Banks should introduce flexible working hours for employees.
2. Organizations should provide childcare facilities and family support programs.
3. Stress management and counseling programs should be conducted regularly.
4. Workload should be distributed fairly among employees.
5. HR policies should focus on improving employee well-being.

CONCLUSION

Work-life balance is an important factor affecting the productivity and satisfaction of women employees in private banks. The study shows that heavy workloads, long working hours, and high performance expectations create stress and imbalance between professional and personal life. Proper organizational support, flexible policies, and employee welfare measures can significantly improve work-life balance and enhance overall job satisfaction and productivity.

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