

A Study on Work–Life Balance Among Women Bank Employees in Thrissur District

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Abstract: *Work–life balance has become an increasingly important issue in the banking sector, particularly for women employees who are required to manage both professional responsibilities and personal commitments. This study investigates the relationship between work–life balance, job satisfaction, and stress levels among women bank employees. Primary data were collected from 120 respondents using a structured questionnaire, and statistical tools such as percentage analysis and Chi-square tests were applied for interpretation. The results indicate that work–life balance significantly influences both job satisfaction and stress levels. Employees experiencing good work–life balance reported higher satisfaction and lower stress, whereas those with poor balance showed the opposite trend. The study emphasizes the need for flexible work policies and organizational support systems to enhance employee well-being and productivity.*

Keywords: Work–life balance, women employees, banking sector, job satisfaction, occupational stress

I. INTRODUCTION

The concept of work–life balance refers to the equilibrium between professional duties and personal life commitments. In the modern banking environment, employees face demanding schedules, performance pressures, and technological disruptions. Women bank employees, in particular, encounter additional challenges arising from societal expectations, caregiving responsibilities, and work demands. Maintaining a healthy balance between work and personal life is essential not only for employee well-being but also for organizational productivity and retention.

The banking sector has witnessed increasing participation of women in recent decades. While this progress signifies economic empowerment, it also intensifies the need to understand how women manage dual roles. Poor work–life balance can lead to burnout, stress, dissatisfaction, and reduced efficiency. Hence, examining the work–life balance of women bank employees is both socially and organizationally relevant.

Statement of the Problem

Women bank employees frequently experience difficulties in balancing job responsibilities with family obligations due to long working hours, workload pressures, and role conflicts. These challenges may adversely affect their job satisfaction, stress levels, and overall quality of life. Therefore, it is necessary to study the determinants and consequences of work–life balance among women bank employees. In the absence of supportive organizational policies, employees may experience burnout, reduced productivity, and increased absenteeism. Additionally, persistent imbalance can negatively influence mental well-being and workplace engagement. Understanding these issues is essential for designing effective human resource strategies and fostering a healthier work environment.

Objectives of the Study

- To examine the relationship between work–life balance and job satisfaction among women bank employees.
- To analyse the association between work–life balance and stress levels among women bank employees.



II. REVIEW OF LITERATURE

B.M, A., & Jagathish, L. D. M. (2025). *A study on work-life balance of Indian women employees in the banking sector. South Eastern European Journal of Public Health, Volume XXV S2*, 3157–3161. This study review how work–life imbalance among women bank employees negatively impacts family relationships, increases absenteeism, and reduces productivity and job satisfaction, while coworker support and job-sharing help women manage work and personal roles

Baba, M. M., Krishnan, C., & Goswami, N. G. (2025). *A five-decade analysis of work–life balance among women through systematic literature review and bibliometric analysis. Future Business Journal, 11*, 162. This systematic review traced evolving trends in WLB research for women, showing that gender roles, societal expectations, and work demands continue to shape balance outcomes and calling for policies that address gender disparities in work environments.

Herenz, D. S., & Rani, N. (2025). *Work-life balance challenges and their impact on the lifestyle of women employees in banks. International Journal of Multidisciplinary Research and Growth Evaluation, 06(06)*, 1274–1281. This recent study examined how workplace culture and WLB challenges affect women’s lifestyle and found that factors such as organizational support, workload, and employee well-being are critical determinants of balance outcomes

Shrestha, P., Parajuli, D., Thapa, M., & Prajapati, M. (2024). *Work-life balance of women employees in banking and insurance industries. SMS Journal of Entrepreneurship & Innovation, 10(2)*. This study identified key WLB challenges like work overload, long hours, and dual roles, and highlighted facilitating factors such as flexibility, supportive management, and employee assistance programs that improve balance among women employees. .

(2023). *A study on work life balance of women employees in the banking sector with reference to Thoothukudi. Journal of Research Administration, 5(2)*, 1689–1699. This research found that good work–life balance positively affects women’s personal lives and organizational commitment, while prolonged working hours have detrimental effects, underscoring the importance of supportive WLB policies in the banking sector.

III. RESEARCH METHODOLOGY

This study employs a descriptive research design to analyse and describe the work–life balance conditions of women bank employees without manipulating any variables. The research is based on primary data collected directly from respondents to ensure accuracy and relevance, capturing their perceptions and experiences regarding work–life balance, job satisfaction, and stress levels. A sample of 120 women bank employees was selected, which is considered adequate for statistical analysis and meaningful interpretation of results. The respondents were chosen using convenience sampling based on accessibility and willingness to participate, considering practical constraints such as time and feasibility. Data were gathered through a structured questionnaire consisting of close-ended questions to maintain uniformity and facilitate quantitative evaluation. The collected data were analysed using percentage analysis to identify trends and the Chi-square test to examine associations between key variables.

IV. DATA ANALYSIS AND INTERPRETATION

Chi-square test

Relationship between Work–Life Balance and Job Satisfaction

H₀: There is no significant association between work–life balance and job satisfaction among women bank employees

H₁: There is a significant association between work–life balance and job satisfaction among women bank employees.

Work–Life Balance	Satisfied	Not Satisfied	Total
Good	38	12	50
Moderate	26	14	40
Poor	10	20	30
Total	74	46	120



Df: 2	Calculated χ^2 value: 16.24 Table value at 5% level = 5.99	Significant
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The Chi-square test was conducted to examine whether a significant association exists between work–life balance and job satisfaction among women bank employees. The calculated Chi-square value ($\chi^2 = 16.24$) was found to be greater than the critical table value ($\chi^2 = 5.99$) at the 5% level of significance with 2 degrees of freedom. Therefore, the null hypothesis (H_{01}), which states that there is no significant association between work–life balance and job satisfaction, is rejected, and the alternative hypothesis is accepted. This result indicates that work–life balance and job satisfaction are statistically related. The analysis reveals that employees experiencing a good level of work–life balance report higher job satisfaction, whereas those with poor work–life balance exhibit greater dissatisfaction. The findings suggest that imbalance between professional and personal responsibilities negatively influences employees’ attitudes toward their jobs, highlighting the importance of organizational initiatives aimed at improving work–life balance to enhance job satisfaction.

Association between Work–Life Balance and Stress Levels

H₀: There is no significant association between work–life balance and stress levels among women bank employees.

H₁: There is a significant association between work–life balance and stress levels among women bank employees.

Work–Life Balance	High Stress	Low Stress	Total
Good	14	36	50
Moderate	18	22	40
Poor	24	6	30
Total	56	64	120
Df: 2	Calculated χ^2 value: 21.87 Table value at 5% level = 5.99		Significant

The Chi-square test was applied to examine the association between work–life balance and stress levels among women bank employees. The calculated Chi-square value ($\chi^2 = 21.87$) was greater than the critical table value ($\chi^2 = 5.99$) at the 5% level of significance with 2 degrees of freedom. Hence, the null hypothesis (H_{02}), which states that there is no significant association between work–life balance and stress levels, is rejected, and the alternative hypothesis is accepted. This result indicates a statistically significant relationship between the variables, revealing that employees with poor work–life balance experience higher stress levels, whereas those with good work–life balance report comparatively lower stress. The findings suggest that imbalance between professional and personal responsibilities contributes to increased psychological strain, emphasizing the importance of organizational measures to promote work–life balance in order to reduce stress among women bank employees.

Findings of the Study

The study reveals that a considerable proportion of women bank employees experience a moderate level of work–life balance, indicating challenges in effectively managing professional and personal responsibilities.

The Chi-square analysis confirms a statistically significant association between work–life balance and job satisfaction, suggesting that employees with better balance report higher satisfaction levels.

A significant relationship was observed between work–life balance and stress levels, with employees experiencing poor balance reporting higher levels of occupational stress.

Long working hours, heavy workload, and role conflicts were identified as major factors contributing to work–life imbalance among women bank employees.

Respondents perceived flexible work arrangements and organizational support as crucial elements for improving work–life balance and overall well-being.



Suggestions

- Banking institutions should implement flexible work arrangements, such as adjustable working hours and remote work options, to help women employees better manage professional and personal responsibilities.
- Organizations should introduce stress management initiatives, including counseling services, wellness programs, and periodic workshops, to reduce occupational stress and enhance employee well-being.
- Management should foster a supportive work environment by promoting reasonable workload distribution, supervisory support, and family-friendly policies to improve overall work–life balance.

V. CONCLUSION

The present study highlights the critical role of work–life balance in influencing the job satisfaction and stress levels of women bank employees. The findings confirm that work–life balance is significantly associated with both job satisfaction and occupational stress, indicating that imbalance between professional and personal responsibilities adversely affects employee well-being and workplace attitudes. Women employees experiencing better work–life balance reported higher job satisfaction and lower stress, whereas those with poor balance demonstrated increased stress and dissatisfaction. These results underscore the necessity for banking institutions to adopt employee-centric policies, including flexible work practices and supportive organizational mechanisms. Ensuring a healthy work–life balance is essential not only for enhancing employee quality of life but also for improving organizational effectiveness, productivity, and retention.

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