

Work Life Balance among Women Bank Employees Special Reference To Federal Bank Employees

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Abstract: *Work-life balance has become an important concern in the banking sector, particularly for women employees who manage dual responsibilities at work and home. This study examines the level of work-life balance among women employees of Federal Bank and identifies the factors affecting their balance, along with its impact on job satisfaction and performance. The study is based on primary data collected from 72 women employees using a structured questionnaire. Statistical tools such as percentage analysis, mean, standard deviation, chi-square test, correlation, and regression were applied using SPSS software. The findings reveal that women employees experience a moderate level of work-life balance. Marital status significantly influences balance, and a strong positive relationship exists between work-life balance and job satisfaction. Regression results indicate that work-life balance significantly impacts job performance. The study concludes that structured organizational policies, flexible work arrangements, and supportive management practices are essential to enhance work-life balance and improve overall employee productivity and well-being..*

Keywords: Work-Life Balance, Women Employees, Job Satisfaction, Job Performance, Banking Sector

I. INTRODUCTION

Work-life balance has emerged as a significant area of research and practice in the modern organizational context, particularly in the service sector where job demands are intensive and time-bound. In the banking industry, employees are required to meet performance targets, ensure customer satisfaction, manage financial risks, and adapt to rapid technological changes. These pressures often make it difficult to maintain a healthy balance between professional responsibilities and personal life. The issue becomes even more critical in the case of women employees, who frequently shoulder dual responsibilities at work and at home.

In India, the participation of women in the banking sector has increased considerably over the past few decades. Leading private sector banks such as Federal Bank have witnessed a growing number of women employees across various roles, including clerical staff, officers, and managerial positions. While this reflects progress in gender inclusion and empowerment, it also raises important questions about how women employees manage their work commitments alongside family responsibilities, childcare, eldercare, and social obligations.

Work-life balance refers to the ability of an individual to effectively manage professional duties and personal life roles without experiencing excessive stress, conflict, or dissatisfaction. For women bank employees, maintaining this balance can be challenging due to long working hours, performance targets, customer interaction pressures, and frequent transfers. Additionally, societal expectations often place greater domestic responsibilities on women, intensifying work-family conflict. An imbalance may lead to stress, burnout, reduced job satisfaction, absenteeism, and lower productivity, ultimately affecting both employee well-being and organizational performance.



Recognizing the importance of employee well-being, many banks have introduced supportive measures such as flexible working hours, maternity leave benefits, work-from-home options (where feasible), childcare support, and wellness programs. However, the effectiveness of these initiatives depends on organizational culture, managerial support, and the individual coping strategies of employees.

Against this background, the present study titled “*Work–Life Balance Among Women Bank Employees: Special Reference to Federal Bank Employees*” seeks to examine the level of work–life balance experienced by women employees in Federal Bank, identify the challenges they face, and analyze the impact of work–life balance on their job satisfaction and overall performance. The study aims to contribute to a better understanding of how organizational policies and personal factors influence work–life balance, thereby offering insights for improving employee welfare and enhancing productivity in the banking sector.

II. REVIEW OF LITERATURE

Shilpi Kulshrestha (2015) – Describes work–life balance as a dynamic achievement involving meaningful engagement in both work and personal life; emphasizes the importance of managers supporting women’s role integration. **Rotzen (2011)** – Found that organizational work–life balance policies can enhance productivity, reduce staff turnover, and lessen stress by minimizing long work hours, thereby improving employee satisfaction. **Mohan & Ashok (2011)** – Noted that stress in the workplace often arises when responsibilities are assigned without adequate authority, communication, or support, negatively impacting balance. **Buddeberg-Fischer et al. (2008)** – Highlighted the importance of integrating professional and personal life for overall well-being and noted that informal arrangements and managerial support are critical in achieving work–life harmony. **Vijaya Manicavasagar (2013)** – Examined how life transitions such as marriage influence women’s work–life balance, underlining how personal roles change professional engagement. **Thrivenikumari (2013)** – Reported that improved work–life balance measures can lead to more fruitful organizational outcomes, especially in service sectors. **Ganesh H I (2019)** – Suggested that digital banking and skill-based work allocation can reduce stress and contribute to a better balance among women bank employees. **Selvakumar et al. (2016)** – Found that supportive work environments help women employees manage personal and work responsibilities in commercial banks. **R. Ganapathi (2016)** – Identified that organizational support, workload, and financial benefits are key determinants of work–life balance and overall job satisfaction among women in private banks. **A. Prathiba & M. Raja (2023)** – In a study among women bank employees in Thoothukudi, good work–life balance was associated with positive personal life outcomes, while prolonged work hours harmed it. **Remya R Nambiar (2025)** – Compared public and private sector women bank employees and found that structured policies in public banks often led to higher perceived work–life balance. **P. Prabha Devi et al. (2022)** – Reported that work–life balance reduces conflict between personal and work life for women in private banking sectors, underscoring the need for formal policies. **Dr. Payal Sharma Upadhyay et al. (2024)** – Studied the work–life balance of women bank employees during the COVID-19 pandemic, noting that pandemic conditions significantly reshaped boundary management between work and personal life. **Reshma S & Arathi Rajagopal (2022)** – Their study “*Impact of COVID-19 on Work Life Balance of Women Employees in Banking Sector*” highlights that, although policies like “Work From Anywhere” helped maintain service delivery, there were limited formal structures to support women’s work–life balance during the pandemic, leading to stress and imbalance. **Reshma S (2023)** in “*Employee’s Attitude Towards Quality of Work Life*” examines how employees perceive their work environment and satisfaction within their job roles. The study highlights that quality of work life strongly influences employee motivation, satisfaction, and overall well-being, suggesting organizations should enhance workplace conditions to improve employee attitudes and productivity.

III. RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine the level of work–life balance among women employees and to analyze its relationship with job satisfaction and performance. The research was conducted among



women employees working in selected urban and semi-urban branches of Federal Bank in order to understand variations in work pressure and personal responsibilities across different branch locations. The population of the study comprises all women employees working in the selected branches, out of which a total of 72 respondents were chosen as the sample for the study. The respondents were selected using the convenience sampling method, based on accessibility and willingness to participate, mainly due to time constraints and practical feasibility.

Both primary and secondary data were used for the study. Primary data were collected through a structured questionnaire administered to women employees. The questionnaire consisted of demographic details, statements related to work–life balance measured using a 5-point Likert scale (Strongly Agree to Strongly Disagree), and questions pertaining to job satisfaction and performance. Secondary data were gathered from research journals, books, bank reports, official websites, and published articles related to work–life balance.

The collected data were analyzed using SPSS (Statistical Package for Social Sciences). Various statistical tools were applied, including percentage analysis to study the demographic profile of respondents, mean and standard deviation to measure the level of work–life balance, chi-square test to examine the association between marital status and work–life balance, correlation analysis to determine the relationship between work–life balance and job satisfaction, and regression analysis to assess the impact of work–life balance on job performance. The period of data collection was during the year 2026.

The study is subject to certain limitations. It is confined to selected branches of Federal Bank and a relatively small sample size of 72 respondents. The use of convenience sampling may limit the generalizability of the findings, and since the responses are based on individual perceptions, there is a possibility of response bias.

Objectives:

To examine the level of work–life balance among women employees of Federal Bank.

To identify the factors affecting work–life balance and analyze their impact on job satisfaction and performance of women employees in Federal Bank.

IV. DATA ANALYSIS AND INTERPRETATION:

Percentage Analysis of Demographic Profile

Table 1: Age Distribution of Respondents

Age Group	Frequency	Percentage (%)
Below 30	18	25%
31–40	30	42%
41–50	16	22%
Above 50	8	11%
Total	72	100%

Interpretation:

The majority (42%) of respondents belong to the 31–40 age group, indicating that most women employees are in their mid-career stage, where balancing family and professional responsibilities becomes more challenging.

Mean and Standard Deviation (Work–Life Balance Level)

Table 2: Descriptive Statistics of Work–Life Balance

Variable	Mean	Standard Deviation
Work–Life Balance Score	3.42	0.78

(Measured on 5-point Likert Scale)



Interpretation:

The mean score of 3.42 indicates a **moderate level of work–life balance** among women employees. The standard deviation (0.78) shows slight variation in responses.

Chi-Square Test (Association)

Hypothesis:

H0: There is no significant association between marital status and work–life balance.

H1: There is significant association between marital status and work–life balance.

Table 3: Chi-Square Test Result

Variable	Chi-Square Value	df	p-value
Marital Status & WLB	9.21	3	0.026

Interpretation:

Since the p-value (0.026) is less than 0.05, the null hypothesis is rejected. There is a **significant association between marital status and work–life balance**.

Correlation Analysis

Table 4: Correlation between Work–Life Balance and Job Satisfaction

Variables	Correlation (r)	p-value
WLB & Job Satisfaction	0.62	0.001

Interpretation:

There is a **strong positive correlation (r = 0.62)** between work–life balance and job satisfaction. This indicates that better balance leads to higher satisfaction levels.

Regression Analysis

Table 5: Impact of Work–Life Balance on Job Performance

Variable	Beta Value	t-value	p-value
Work–Life Balance	0.58	6.45	0.000

Interpretation:

The regression result shows that work–life balance has a **significant positive impact** on job performance ($p < 0.05$). Hence, improved balance enhances employee productivity.

Findings

Based on the analysis of data collected from women employees of Federal Bank using SPSS tools such as percentage analysis, mean, chi-square test, correlation, and regression, the following findings were derived:

Moderate Level of Work–Life Balance

The overall mean score indicates that women employees experience a moderate level of work–life balance. While they are able to manage both personal and professional responsibilities to some extent, complete balance is not achieved due to workload and time constraints.

Age and Career Stage Influence Balance

Employees in the 31–40 age group reported higher stress levels compared to other age groups. This stage often coincides with increased family responsibilities such as childcare and eldercare, leading to greater work–family conflict.



Marital Status has Significant Impact

The chi-square test revealed a significant association between marital status and work–life balance. Married women employees experience comparatively higher work–family conflict than unmarried employees due to additional domestic responsibilities.

Workload and Target Pressure

Many respondents reported that performance targets, customer service pressure, and extended working hours negatively affect their personal life. Digital banking responsibilities and administrative workload further intensify stress.

Supportive Organizational Environment

Although Federal Bank provides leave benefits and standard HR policies, respondents expressed the need for more flexible arrangements such as flexible working hours and hybrid work options.

Positive Relationship between Work–Life Balance and Job Satisfaction

Correlation analysis showed a strong positive relationship between work–life balance and job satisfaction. Employees with better balance reported higher motivation and commitment to the organization.

Impact on Performance

Regression results indicate that work–life balance significantly influences job performance. Employees who manage balance effectively demonstrate higher productivity, lower absenteeism, and better customer handling.

Stress and Mental Well-being

A considerable number of respondents reported experiencing mental stress due to role overload. Lack of time for personal relaxation and family activities affects emotional well-being.

Family Support as a Key Factor

Women employees who receive strong family support are better able to manage professional responsibilities and experience lower stress levels.

Need for Structured Work–Life Policies

There is a gap between existing HR policies and the actual needs of women employees. More structured and gender-sensitive policies are required.

Suggestions

Based on the findings, the following suggestions are proposed:

Flexible Working Hours

Introduce flexible timing and compressed workweeks to help employees manage family responsibilities more effectively.

Hybrid/Remote Work Options

Where operationally feasible, provide partial work-from-home facilities to reduce commuting stress.

Stress Management Programs

Conduct regular workshops on stress management, time management, and mental well-being.

Childcare Support Facilities

Provide childcare assistance or tie-ups with daycare centers to support working mothers.

Counseling and Employee Assistance Programs (EAP)

Introduce confidential counseling services for employees experiencing stress or burnout.



Workload Redistribution

Ensure equitable distribution of work and realistic performance targets to prevent role overload.

Managerial Support and Sensitization

Train managers to adopt supportive leadership practices and understand gender-specific challenges.

Periodic Work–Life Balance Surveys

Conduct regular internal surveys to assess employee well-being and policy effectiveness.

Career Break and Re-entry Policies

Develop structured return-to-work programs for women after maternity or career breaks.

Recognition and Appreciation Programs

Encourage work appreciation initiatives to enhance morale and motivation.

V. CONCLUSION

Work–life balance is a critical factor influencing the well-being, job satisfaction, and performance of women employees in the banking sector. The study on women employees of Federal Bank reveals that although employees manage to maintain a moderate level of balance, several challenges such as workload pressure, family responsibilities, and stress continue to affect their overall well-being.

The findings clearly indicate that better work–life balance leads to improved job satisfaction and higher performance levels. Therefore, organizational support plays a vital role in creating a healthy work environment. By implementing structured work–life balance policies, flexible work arrangements, and employee welfare initiatives, Federal Bank can enhance employee engagement, reduce turnover, and improve productivity.

In conclusion, promoting work–life balance is not merely a welfare measure but a strategic necessity for organizational success. Supporting women employees in balancing their dual roles contributes to sustainable growth, employee retention, and long-term organizational effectiveness.

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