

# Navigating Work and Life: A Women Based Study of Selected Public and Private Banks in Kerala

Thasni S<sup>1</sup>; Shameema R<sup>2</sup>; Parvathy G S<sup>3</sup>

<sup>1</sup>Assistant Professor, Department of commerce Christ Nagar College, Maranalloor, Thiruvananthapuram & Research Scholar, Government College for Women, Thiruvananthapuram

<sup>2</sup>Assistant Professor, Department of commerce Christ Nagar College, Maranalloor, Thiruvananthapuram

<sup>3</sup>Assistant Professor, Department of commerce Christ Nagar College, Maranalloor, Thiruvananthapuram

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**Abstract:** Balancing work and family life is crucial for employees well-being, particularly for employees working in the banking sector, where workloads and work pressure are considered to be high. This study identifies the problems faced by women employees in the banking sector, especially in Kerala, as they strive to balance their professional obligations with personal commitments. Now a days it is increasingly important to address the barriers women face in achieving a healthy work life balance as they are working on leadership and managerial roles. Present study conducted by using both primary and secondary sources of data. The study explores several factors affecting work life balance, including demographic variables, work related variables and personal variables. Based on these variables, a structured questionnaire were framed and approached 32 female employees of both private and public sector banks in Kerala on a convenient sampling method. The collected data were analysed using statistical tools such as arithmetic average, chi-square and ANOVA. The study found that women employees in the banking sector in Kerala face significant challenges in balancing work and personal life, with factors such as long working hours, lack of flexible schedules, and societal expectations contributing to their stress. Additionally, it may have revealed that demographic variables like age, marital status, and parental responsibilities significantly impact their work-life balance, with public sector employees possibly experiencing slightly better support systems compared to private sector counterparts. To address these challenges, the research suggests implementing flexible work policies, such as hybrid work models, part-time roles, and adjustable working hours, to help women employees better manage their time. Providing on-site childcare facilities or financial assistance for childcare services can significantly support working mothers. Improving workload management by distributing tasks more effectively and setting realistic deadlines can also help reduce stress.

**Keywords:** work life Balance, job Satisfaction, work Stress, Women Empowerment.

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## I. INTRODUCTION

Managing work-life balance (WLB) has become increasingly challenging for employees, particularly in the service industry where demands are high. WLB refers to the ability to prioritize and balance work responsibilities with personal life aspects, such as family, health, and leisure. This balance is crucial for both men and women, especially as women's roles continue to evolve beyond traditional homemaking. As they strive to juggle demanding careers with personal responsibilities—particularly as mothers—women face significant pressures. In the banking sector, the need for effective policies that support employees' work-life balance has become paramount.

In Kerala, the banking sector has experienced notable changes, with women increasingly occupying leadership roles and contributing to the industry's growth. Historically underrepresented, women are now taking on key positions in major banks, demonstrating their leadership and managerial skills. Organizations in Kerala are actively promoting gender diversity, recognizing that a balanced workforce can enhance productivity and innovation. However, despite these advancements, challenges persist in balancing professional obligations with family responsibilities. This study aims to explore the work-life balance of women employees in the banking sector in Kerala, identifying the specific challenges they face and proposing strategies to facilitate a healthier balance between their professional and personal lives. By understanding these dynamics, the research seeks to contribute valuable insights that can inform policies and

practices in the banking industry, ultimately supporting the well-being and career advancement of women.

## II. REVIEW OF LITERATURE

**Ugwu, Eze, and Idemudia (2024)** investigates how core self-evaluations (CSE) moderate the relationship between job characteristics and work-family conflict (WFC) among married women bank employees in Nigeria. The study aim to address the interplay between job demands and personal resources. Using a cross-sectional survey of 245 participants, the researchers used the Core Self-Evaluation, Job Characteristics, and Work-Family Conflict Scales to analyze the data through Pearson correlation and path coefficient evaluations. The findings of the study revealed that job characteristics, such as autonomy, feedback, and task significance, mitigate work-family conflict, whereas skill variety and task identity exacerbate strain-based and time-based conflicts. High core self-evaluation traits generally reduced work family conflict but occasionally intensified it in high-autonomy contexts due to increased pressure to perform, while low core self-evaluation, individuals benefited more from autonomy. The study highlights the critical role of both job-related and personal factors in shaping employees' work-life balance. The study suggests that organizations should incorporate flexible job designs, such as job crafting, to accommodate individual differences and reduce conflict. Additionally, investing in employee development programs to strengthen core self-evaluation traits, including self-efficacy and emotional stability, can improve resilience against work family conflict. The study underscores the need for multidimensional, personalized approaches in managing work-life conflicts. However, the cross-sectional design limits causal inferences, and future research should adopt longitudinal methods and explore other sectors and demographics to enhance generalizability. These findings provide actionable insights for improving work-life balance of women employees in high-demand industries like banking.

**Venturelli et al. (2024)** explores **pink washing** in the banking industry, a form of CSR-washing that involves promoting gender equality through communication while underperforming in actual practices. The research addresses the problem of inconsistency between symbolic gender disclosures and substantive actions in banks, aiming to understand the extent of pink washing and the board characteristics influencing it. Using an international panel of 170 banks from 46 countries over four years (2017–2020), the study adopts Bloomberg data to measure gender performance and ESG disclosures. The findings reveal that banks with higher board gender diversity, more independent directors, and a female CEO are less likely to engage in pink washing. Furthermore, institutional factors, such as country-level gender equality and regulatory frameworks, significantly influence the prevalence of pink washing. The study highlights that banks exposed to greater scrutiny perform better in aligning gender-related disclosures with substantive actions. It underscores the importance of enhancing board diversity and strengthening institutional mechanisms to reduce pink washing. The research fills a critical gap by introducing pink washing into the banking sector's CSR

discourse and providing actionable indicators to measure it. Policymakers are encouraged to intensify monitoring efforts, and investors should leverage these findings to ensure accountability. This pioneering work contributes to a broader understanding of CSR-washing by emphasizing the gender equality dimension and the role of governance in fostering genuine social responsibility.

## III. STATEMENT OF THE PROBLEM

Women working in the banking sector face significant challenges that make it difficult for them to balance their professional and personal lives. Studies, including one published in the “International Journal of Information Management Data Insights” (2024) and another by the Kerala State Planning Board (2022), show that women often deal with high-pressure environments, long working hours, and the expectation to work overtime. These factors, combined with issues like gender biases and limited opportunities for career advancement, create barriers that impact their overall work experience.

Despite the important role women play in banking, we lack a clear understanding of the specific difficulties they encounter in achieving work-life balance. This gap in knowledge makes it hard to develop effective support strategies for their well-being and career growth. Therefore, this research aims to explore the work-life balance of women employees in the banking sector, identifying the challenges they face and suggesting solutions to improve their experiences and career paths.

### ➤ Objectives

- To identify the factors influencing Work Life Balance of women working in the banking sector in Kerala.
- To examine the challenges related to work life balance of women working the banking sector in Kerala.

### ➤ Hypotheses

H0: There is no significant association between work load and position of women employees in the banking sector

## IV. DATA BASE AND METHODOLOGY

This study is analytical in nature and used both primary and secondary data sources. Secondary data were gathered from various study reports, books, articles, newspapers, expert committee reports, and publications of relevant institutions. Primary data were collected from a sample of 54 women employees working in selected public and private banks in Kerala. The banks selected for the study are SBI, Canara Bank, HDFC, Punjab National Bank, ICICI Bank, and Co-operative Banks in Kerala. Primary data are collected using a convenience sampling method by using a structured questionnaire. The collected data were analyzed using appropriate statistical tools, including the Kruskal-Wallis Test and Chi-Square Test, to derive meaningful insights.

### V. SCOPE OF THE STUDY

The study include women employees across various levels of hierarchy, from lower-level positions to managerial roles, ensuring a diverse representation of their experiences and perspectives.

➤ *Work Life Balance- An Overview*

Work-life balance is a management concept that refers to the ability to prioritize between professional responsibilities and personal life of working men. According to a study titled “Work Life Balance – Art of Prioritizing” conducted by the Central Marine Fisheries Research Institute, work-life balance reveals the need to balance “work” (career and ambition) with “personal life” (health, pleasure, leisure, family, and spiritual development) (Central Marine Fisheries Research Institute, n.d.). This definition encompasses the importance of managing both aspects to achieve a fulfilling and sustainable lifestyle.

Furthermore, the National Framework Committee for Work-Life Balance Policies, managed by the Equality Authority in Ireland, defines work-life balance as the equilibrium between an individual’s work obligations and

their personal life outside of work . This emphasis the need for people to maintain their personal well-being while effectively managing their professional obligations.

In the context of women in the banking sector, especially in Kerala, balancing work and personal life shows unique problems. One of the study conducted by the Kerala State Planning Board in the year 2022 reveals that women in banking sector often face high-pressure environments, long working hours, and expectations to stay overtime. These problems are mainly due to the societal expectations with regard to family responsibilities, making it difficult for many women to find adequate time for personal health and leisure.

The intersection of professional commitments and personal obligations creates significant problems in achieving a healthy work-life balance for women in banking. Understanding of these problems are essential for developing effective strategies to support their well-being and career advancement. This study aims to explore the specific challenges in balancing work and personal life by women employees in the banking sector especially in Kerala and propose solutions to foster a healthier balance between their professional and personal lives.

### VI. DATA ANALYSIS AND INTERPRETATION

Table 1 Work Related Factors Influencing Work Life Balance of Women Employees

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Bank provide facilities to complete the task efficiently	11	21	3	15	4
Flexible work schedule	2	9	1	27	15
Gets proper support from superior	8	19	3	17	7
Gets Support from peer team	12	24	2	11	5
Stability of work place	4	8	2	28	12
Stability of work	15	18	8	11	2
Feel satisfied with the policies	2	9	21	22	0
Take permission easily from office when go anywhere.	3	19	11	20	1
Take more challenging opportunities of office activities	7	19	8	11	9
Need more training or orientation program	15	18	5	10	6
Organization provides any financial support for personal needs	10	16	3	16	9
Need of a mentor to address the W.L.B. issues	9	22	7	11	5
Participation of the employees should be allowed	11	23	4	16	0
Excessive work load	11	21	9	9	4
Face gender bias and discrimination	17	19	6	10	2

The table 1.1 shows responses from 54 women employees in public and private sector banks in Kerala across 15 factors influencing their work-life balance. A notable positive response was observed for “Bank provides facilities to complete the task efficiently” (32 agree/strongly agree), “Gets Support from peer team” (36), and “Participation of the employees should be allowed” (34), indicating that many respondents feel supported and engaged in their workplace. Likewise, “Need more training or orientation program” and “Face gender bias and discrimination” received favorable

responses from 33 and 36 respondents respectively, implying recognition of professional development needs and a proactive attitude toward addressing gender bias. On the other hand, a major negative sentiment was evident for “Flexible work schedule”, where 42 respondents disagreed or strongly disagreed, highlighting a critical challenge. Similar dissatisfaction was noted for “Stability of workplace” (40 disagreed/strongly disagreed), and “Feel satisfied with the policies” (43 were neutral or disagreed), suggesting gaps in employee-centric policies and organizational security.

Responses to “Take permission easily from office” and “Organization provides financial support for WLB issues”

also leaned more toward neutral or negative, reflecting moderate satisfaction or procedural constraints.

Table 2 Family related factors influencing work life balance of women employees

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Get sufficient time for the family engagements	5	4	1	28	16
Excessive load of household work	14	24	2	10	4
Negative attitude of family members	17	8	1	9	19
Job stress affect family relationships	22	13	4	2	13
Opportunities for career advancement	1	7	0	23	23

The table 1.2 evaluates five family-related factors affecting the work-life balance of 54 women employees. For the item “Get sufficient time for the family engagements”, responses leaned negative, with 28 disagreeing and 16 strongly disagreeing (44 respondents in total), suggesting that a majority of the women struggle to allocate sufficient time to family commitments. Similarly, “Excessive load of household work” was acknowledged by many as a burden, with 14 strongly agreeing and 24 agreeing, indicating that 38 respondents (70%) view domestic responsibilities as a significant challenge. A clear negative perception emerged regarding the “Negative attitude of family members,” with 19 strongly disagreeing and 9 disagreeing, suggesting that this is less of a prevalent issue for most respondents. In contrast,

“Job stress affect family relationships” garnered mostly positive responses—22 strongly agreeing and 13 agreeing—with only a small number disagreeing, highlighting that job-induced stress significantly impacts family life for many women. Finally, “Opportunities for career advancement” showed strong concern, with 23 disagreeing and another 23 strongly disagreeing, totaling 46 respondents (85%) expressing frustration or perceived limitation in balancing career growth with family responsibilities.

➤ *Test of Hypotheses*

H0: There is no significant association between work load and position of women employees in the banking sector

Table 3 Anova

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1.406222	4	0.351556	1.024611	0.440486	3.47805
Within Groups	3.431111	10	0.343111			
Total	4.837333	14				

Since the p-value (0.4405) is greater than the significance level (0.05), we fail to reject the null hypothesis. This means there is no significant association between the workload and the position of women employees in the banking sector based on the data analysed. In other words, the workload of women does not differ significantly across different job positions within the banks.

**VII. FINDINGS**

The study make a mixed picture of the work-life balance experienced by women working in banking sector in Kerala. While many respondents is of the opinion that they are supported by peers, supervisors, and organizational efforts in specific areas such as task facilitation and inclusiveness, major dissatisfaction seen in terms of flexibility, policy satisfaction, and work stability.

The responses reveal that women employees in banks suffer substantial family-related problems in achieving work-life balance. Especially, time restrictions for family engagements, domestic workload, and the influence of job stress on family dynamics are important sources of stress. Furthermore, limited opportunities for career growth due to family responsibilities is a main problem. Though, the data

also recommends that direct family support or attitudes are not a key constraints for most respondents.

**VIII. SUGGESTIONS**

- Flexible work arrangements should arrange in order to help the women for handling both professional obligations and family commitments more successfully.
- Supportive leadership and inclusive friendly workplace policies are crucial to make an environment where women feel valued and understood.
- Equivalent opportunities for career development by including training and promotion, must be make sure that it prevent women from being hampered due to family obligations.
- Family-friendly support systems like childcare facilities, stress management programs, and shared domestic obligations are essential for maintaining work-life balance.

## IX. CONCLUSION

The study concludes that the women employees in banking sector face many challenges in attaining a balance between work and life, mainly due to inflexible work schedules, high workloads, and inadequate organizational support, mostly in private sector banks. Despite getting peer support from work place and showing a willingness to involve in professional advancement, a lot of women struggle with time limitations, household obligations, and restricted career advancement opportunities. Lack of flexible work schedules and dissatisfaction with current workplace policies further compound these problems. Therefore, to improve work-life balance and support women's career growth and development, banks must practice and execute gender-sensitive policies containing flexible work scheduling, childcare support, and inclusive leadership practices that acknowledge and accommodate the twin roles women often undertake.

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