

## Workplace Constraints and Challenges faced by Women Employees in Private Sector Banks with Special Reference to Thiruvananthapuram District

**Jincy B H**

Research Scholar, Reg. No: 22213081012007, PG and Research Department of Commerce, Malankara Catholic College, Mariagiri, Affiliated to Manonmaniam Sundaranar University, Tirunelveli, Tamil Nadu, India. email: jincybh5@gmail.com

**Dr. M. Josephin Rangith**

Research Guide, Head and Assistant Professor, PG and Research Department of Commerce, Malankara Catholic College, Mariagiri, Affiliated to Manonmaniam Sundaranar University, Tirunelveli, Tamil Nadu, India. email: sabiselva2006@gmail.com

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### ABSTRACT

Women employees in private sector banking plays an instrumental role in ensuring superior customer relations, streamlining operational processes, and contributing to the strategic growth of their institutions. Nevertheless, their professional journey is often hindered by a range of workplace challenges that adversely affect both their performance and personal welfare. This research aims to examine the wide-ranging challenges encountered by female employees in private banking environments, such as struggles with balancing work and home responsibilities, psychological and job-related stress, gender discrimination, limited prospects for professional growth, excessive workloads, and the lack of flexible scheduling options. Data is gathered through questionnaires with women employees from various private sector banks, providing both qualitative and quantitative insights. The findings reveal a pressing need for equitable workplace policies, gender-aware managerial approaches, and comprehensive employee welfare initiatives. Ultimately, the study emphasizes that addressing these impediments is crucial for fostering employee satisfaction, reducing turnover, and enhancing the overall productivity and sustainability of private sector banks.

**Key words:** Women employees, Private banks, Work place Challenges, Work place constrains, Work life Balance.

### 1. INTRODUCTION

The Indian banking sector has witnessed remarkable transformation in recent years, with private banks leading the charge through innovation, expansion, and a drive for competitiveness. These institutions have created diverse employment opportunities, yet the fast-paced and demanding nature

of the private banking environment has also brought forth a unique set of challenges, particularly for women employees. Although there have been notable efforts to promote gender diversity, many women continue to face systemic barriers that restrict their professional advancement and affect their overall well-being. Balancing workplace demands with societal expectations remains a persistent struggle for women, especially in roles that require extended working hours, frequent transfers, and continuous performance evaluation. Challenges such as unequal access to leadership roles, gender-based task assignments, insufficient support for maintaining work-life balance, and subtle forms of bias often go unnoticed within formal organizational frameworks. These issues are further intensified by workplace cultures that emphasize output and efficiency, sometimes at the expense of inclusivity and employee welfare. As a result, women in private banks frequently encounter stress, fatigue, and limited career mobility. A deeper understanding of these constraints is essential for building more inclusive and supportive work environments.

## 2. REVIEW OF LITERATURE

- **Biswal et al., (2020)** discovered that female employees are required to carry out the concurrent development of separate personalities for each person with their unique limits. Women have several challenges in trying to maintain balance in their home and work lives. Finding many categories of data accumulation over an extended period of time is crucial to get a deep picture of how work-family roles are changing. The goal of the current study was to empirically analyze the aspects of work place constraints that have a direct impact on women employees. The article's last statement suggests that bank workers in the private sector have higher levels of occupational stress than those in the public sector.
- **Atoyebi et al (2020)** examined the difficulties that women in the banking sector face in relation to their family responsibilities, looked into the difficulties that women face at work, and examined the coping mechanisms that these women use to deal with stress and get through obstacles in both their personal and professional lives. Based on the theories of role, spillover, and work-family conflict, this study used a combination of in-depth interviews and self-administered questionnaires to collect primary data. Secondary data were gathered from a variety of sources, including textbooks, academic papers, and online documentation. For the purpose of the study, 120 respondents were chosen using the purposeful sampling approach. Nevertheless, 96 respondents correctly filled out the questionnaires, and both descriptive and inferential statistics were used to examine the results. Content analysis was used to examine the findings from the in-depth interviews.

## 3. STATEMENT OF THE PROBLEM

The rapid expansion of private sector banks in India has created vast employment opportunities, particularly for women. Despite their growing participation, women employees continue to face unique workplace constraints and challenges that hinder their career growth and overall well-being. Private sector banks are often characterized by high workloads, strict deadlines, extended working hours, intense competition, and performance pressures, which may disproportionately affect

women due to their dual responsibilities of managing both professional and personal life.

In addition, issues such as lack of organizational support, insufficient recognition, limited career advancement opportunities, job stress, and inadequate work–life balance mechanisms further intensify the challenges faced by women employees. These factors not only impact their professional efficiency and job satisfaction but also create stress that may spill over into their personal lives, affecting their physical and mental health

#### 4. RESEARCH OBJECTIVES

- To identify the major workplace constraints faced by women employees in private sector banks in Thiruvananthapuram district.
- To study the challenges in professional life and personal life among women employees in private sector banks.
- To analyze the influence of demographic factors on workplace challenges on women employees in private sector banks.

#### 5. RESEARCH METHODOLOGY

This research was conducted by using the mixed methods. It was a research type that combined both qualitative and quantitative methods by providing a descriptive approach. For the present study, both primary and secondary data were used. The primary data were collected with the help of a structured questionnaire. The questionnaire has been circulated among private sector bank women employees in the area of Trivandrum District. The secondary data were collected from various journals, books, and websites.

#### SAMPLE SELECTION

100 women employees randomly selected from private sector banks in the Thiruvananthapuram district.

#### TOOLS FOR ANALYSIS

The applied statistical tools are:

- ANOVA
- Weighted Ranking method
- Likerts Attitude Scale.

#### 6. ANALYSIS AND INTERPRETATION

##### ANOVA Analysis

##### Marital Status and Workplace Challenges Faced by Women Employees in Private Sector Banks (N=100)

The table show that relationship between marital status (Married and Unmarried) and workplace challenges faced by women employees in private sector banks

TABLE NO : 1

Work Place Challenges	Source of Variation	Sum of Squares	Df	Mean Square	F-value	Sig. (p-value)
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Workload Pressure	Between Groups	10.412	1	10.412	5.128	0.026*
	Within Groups	199.588	98	2.037		
	Total	210.000	99			
Work-Life Balance	Between Groups	12.836	1	12.836	6.452	0.013*
	Within Groups	194.164	98	1.981		
	Total	207.00	99			
Career Progression	Between Groups	4.912	1	4.912	2.045	0.156
	Within Groups	235.088	98	2.398		
	Total	240.000	99			
Occupational Stress	Between Groups	13.564	1	13.564	7.128	0.009*
	Within Groups	186.436	98	1.902		
	Total	200.00	99			

Source: Secondary data

Interpretation: Workload pressure ( $p = 0.026$ ), work-life balance ( $p = 0.013$ ), and occupational stress ( $p = 0.009$ ) show significant relation between married and unmarried women employees. Career progression ( $p = 0.156$ ) shows no significant relation between married and unmarried women employees.

#### Marital Status and Workplace Constraints of Women Employees (N = 100)

The table shows that relationship between marital status (married vs. unmarried women employees) and main workplace constraints of women employees in private sector banks (N = 100).

**TABLE NO: 2**

Work Place Constrains	Source of Variation	Sum of Squares	Df	Mean Square	F-value	Sig. (p-value)
Workload Pressure	Between Groups	9.824	1	9.824	4.932	0.0029*
	Within Groups	195.176	98	1.991		
	Total	205.000	99			
Time Pressure	Between Groups	7.216	1	7.216	3.425	0.067
	Within Groups	206.784	98	2.110		
	Total	214.000	99			
Job Insecurity	Between Groups	11.532	1	11.532	5.648	0.019*
	Within Groups	200.468	98	2.045		
	Total	212.000	99			
Lack of Autonomy	Between Groups	4.318	1	4.318	2.005	0.159
	Within Groups	211.682	98	2.160		
	Total	216.000	99			

Source: Secondary data

Interpretation: Workload pressure ( $p = 0.029$ ) and job insecurity ( $p = 0.019$ ) show significant

differences between married and unmarried women employees in private sector banks. Time pressure ( $p = 0.067$ ) and lack of autonomy ( $p = 0.159$ ) are not significantly different across marital status groups of women employees in private sector banks.

### Weighted Banking Method

#### Personal Life Challenging Factors Faced by Women Employees in Private Sector Banks

(Strongly Agree: 5, Agree: 4, Neutral: 3, Disagree: 2, Strongly disagree: 1)

**TABLE NO : 3**

Sl. No	Statements	Ranks given by the respondents					Total Score	Weighted Average	Rank
		1	2	3	4	5			
1	Health Issues	79 (395)	16 (64)	3 (9)	1 (2)	1 (1)	471	4.71	1
2	Financial Pressure	65 (325)	20 (80)	12 (36)	1 (2)	2 (2)	445	4.45	2
3	Childcare Concerns	67 (335)	19 (76)	9 (27)	3 (3)	2 (2)	443	4.43	3
4	Marital/Relationship Challenges	47 (235)	11 (44)	18 (54)	17 (34)	1 (1)	368	3.68	4
5	Elderly/Dependent Care	33 (165)	20 (80)	13 (39)	30 (60)	4 (4)	348	3.48	5
6	Limited Social Support	30 (150)	23 (92)	13 (39)	30 (960)	4 (4)	347	3.47	6
7	Lack of Personal Time	45 (225)	16 (40)	12 (36)	17 (34)	10 (10)	345	3.45	7
8	Household Responsibilities	10 (50)	28 (200)	28 (84)	2 (4)	2 (2)	340	3.40	8

Source: Secondary data

Interpretation: The above table shows that health issues are the most important personal life challenging factor for women employees in private sector banks. It's given first rank for the respondents.

#### Professional Life Challenging Factors Faced by Women Employees in Private Sector Banks

Likert's Attitude Scale

Scale used (5 point likert)

Strongly Agree (SA) = 5, Agree (A) = 4, Neutral (N) = 3, Disagree (DA) = 2, Strongly Disagree (SD) = 1

**TABLE NO: 4**

Professional Life Challenges	SD (5)	A (4)	N (3)	DA (2)	SD (1)	Total Score	Mean Score
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Worload Pressure	38	32	18	8	4	352	3.52
Deadlines Stress	36	34	16	9	5	347	3.47
Lack of Organizational Support	28	30	20	14	8	312	3.12
Lack of autonomy	24	28	25	15	8	305	3.05
Limited career growth	26	27	22	15	10	309	3.09
Extended working hours	35	30	18	10	7	340	3.40
Lack of recognition	22	25	28	15	10	304	3.04
Job affecting mental well being	40	30	15	10	5	350	3.50
Insufficient Staffing	33	27	20	12	8	325	3.25
Unclear Policies/Process	25	26	24	15	10	301	3.01

Source: Primary Data

Interpretation:-

The table shows workload pressure mean score = 3.52 emerged as the highest. Rated professional challenge of women employees in private sector banks. The lowest mean score 3.01 is unclear polices and processes of women employees in private sector banks.

## 7. FINDINGS

- There is a significant relationship between work-life factors such as workload pressure, work-life balance, and occupational stress and marital status of women employees in private sector banks.
- Career progression is the significant relationship between married and unmarried women employees in private sector banks.
- The workload pressure was the height mean score.
- In order to identify the most important personal life challenging factor for women employees in private sector banks.
- Role conflict and emotional exhaustion are mainly common, especially affecting married women and mothers.
- Most private banks lacked maternity support, child care provisions, or flexible scheduling.
- Many women employees experienced mental stress due to workload, role conflict, and performance pressure.
- Women reported high stress in balancing work with family responsibilities, particularly childcare and eldercare.

## 8. SUGGESTION

- Establish transparent promotion and appraisal systems to ensure equal opportunities.

- Encourage women participation in leadership roles through mentorship and career development programs.
- Conduct awareness programs for employees and families to promote shared responsibilities at home.
- Provide flexible work arrangements such as shift options, remote work, and part-time opportunities.
- Provide continuous training programs to improve technical, managerial, and leadership skills of women employees.

## 9. CONCLUSION

The study comes to the conclusion that female employees of Thiruvananthapuram district's private sector banks meet a number of constraints at work that have an impact on both their professional and personal growth. Lack of organizational support, such as poor childcare facilities, an unbalanced work-life schedule, and little opportunity for career progression because of gender bias and cultural expectations, frequently makes this professional stress worse. Problems at work are made worse by psychological issues like stress, role conflict, and lack of appreciation. Private sector banks can empower female employees and improve organizational productivity and long-term sustainability by tackling these issues. The report emphasizes how critical it is that banks implement gender-sensitive policies, fortify their support networks, and foster an inclusive workplace environment that fosters equality and well-being

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