

Impact Of Work Life Balance And Stress Management Among Women Employees Of Public Sector Banks In Thiruvananthapuram District

Ashitha Mariyam Rajan

Ph.D Research Scholar (Reg. No. 22213101012002), Department of Commerce, Nanjil Catholic College of Arts & Science, Kaliyakkavilai, Kanyakumari District, Affiliated to Manonmaniam Sundaranar University, Abishekapetti, Tirunelveli, Tamil Nadu, India.

Dr. R. Shoba Rani

Assistant Professor (Guide), Department of Commerce, Nanjil Catholic College of Arts & Science, Kaliyakkavilai, Kanyakumari District, Affiliated to Manonmaniam Sundaranar University, Abishekapetti, Tirunelveli, Tamil Nadu, India.

Cite this paper as: Ashitha Mariyam Rajan, Dr. R. Shoba Rani (2024) Impact Of Work Life Balance And Stress Management Among Women Employees Of Public Sector Banks In Thiruvananthapuram District.

Frontiers in Health Informatics, (5), 973-974

ABSTRACT

The increasing participation of women in the workforce, particularly in the demanding environment of public sector banks, has intensified the challenges of balancing professional responsibilities with personal life. This study explores the impact of work-life balance and stress management on the job satisfaction, performance, and overall well-being of women employees in public sector banks within Thiruvananthapuram district. The research was conducted using a structured questionnaire distributed among a representative sample of women employees. Various statistical tools, including ANOVA and Chi-Square tests, were employed to analyze the data. The findings reveal that women with a higher level of work-life balance experience significantly lower stress levels, greater job satisfaction, and improved work performance. Conversely, inadequate support systems, rigid work schedules, and insufficient stress coping mechanisms contribute to increased stress and job dissatisfaction. The study highlights the urgent need for public sector banks to adopt employee-centric policies such as flexible working hours, wellness programs, and psychological support services. Such measures not only enhance the individual well-being of women employees but also contribute to organizational productivity and retention. This research underscores the importance of integrating work-life balance and effective stress management into institutional policies to build a more inclusive and supportive work environment for women.

Key Words: Public Sector Banks, Job Satisfaction, Flexible Work Arrangements, Organizational Support, Women Employees.

INTRODUCTION

The participation of women in the Indian workforce has seen a substantial rise over the past few decades, particularly in the service sector. Among these, the banking industry—especially public sector banks—has emerged as a significant employer of women due to its structured environment, job stability, and attractive employee benefits. However, the nature of banking work, characterized by long hours, high responsibility, constant customer interaction, and performance pressure, poses unique challenges for women employees who must simultaneously fulfill personal and familial responsibilities. In the Indian socio-cultural context, women are traditionally expected to be the primary caregivers in the household, irrespective of their professional status. This dual role creates a continuous tug-of-war between professional obligations and family commitments, making it difficult for women to maintain a healthy work-life balance. The inability to balance these roles often results in chronic stress, fatigue, emotional burnout, and even a decline in physical and mental well-being.

Work-life balance refers to the equilibrium between an individual's work responsibilities and personal life activities. A balanced lifestyle is essential for enhanced job performance, increased job satisfaction, reduced absenteeism, and better mental health. However, for many women in the banking sector, achieving this balance remains elusive due to rigid work schedules, frequent transfers, deadlines, inadequate leave policies, and the pressure to meet organizational targets. These challenges are further compounded when there is limited family or institutional support. Simultaneously, stress management has become an equally critical concern in today's competitive work environment. Stress, if left unmanaged, can lead to serious health issues such as anxiety, depression, insomnia, and cardiovascular problems. For women in the banking sector, the burden of managing stress is intensified by multitasking at both the professional and personal fronts. The presence or absence of stress coping mechanisms—such as physical activity, relaxation techniques, counseling support, or organizational interventions—significantly influences their work output and emotional resilience.

Thiruvananthapuram district, being the administrative and financial hub of Kerala, has a dense concentration of public sector banks employing a large number of women. The district represents a diverse cross-section of urban and semi-urban environments, providing a rich context for analyzing the complexities of work-life balance and stress among women professionals. Despite government-mandated policies aimed at supporting women employees—such as maternity leave, flexible timings, and transfer concessions—many still report dissatisfaction, health issues, and career stagnation. Given the above challenges, it becomes imperative to study the impact of work-life balance and stress management on women employees of public sector banks in Thiruvananthapuram. Understanding their lived experiences, coping strategies, and institutional support systems can help identify gaps in policy implementation and promote a healthier, more inclusive work environment. This research also aims to explore the extent to which work-life balance and stress management practices influence job satisfaction, employee performance, and overall quality of life.

STATEMENT OF THE PROBLEM

In the evolving landscape of the Indian economy, the banking sector plays a pivotal role in national

development and financial inclusion. Public sector banks, in particular, are entrusted with large-scale customer service operations, financial schemes, and administrative functions. With the increasing participation of women in the workforce, public sector banks have seen a considerable rise in the number of women employees. However, this advancement in professional engagement brings with it a host of personal and occupational challenges, especially related to managing work-life balance and stress.

Women employees in public sector banks are often caught between the competing demands of their professional duties and familial responsibilities. The societal expectation of women to prioritize family care, coupled with the professional obligation to meet deadlines, attend to customers, handle targets and adapt to transfers or extended working hours, leads to immense pressure. As a result, many women experience a sense of imbalance between their personal and work lives, which affects not only their performance at work but also their emotional and physical well-being.

Despite having access to maternity leave, job security, and other employee welfare benefits in public sector banks, women often face hidden stressors—lack of flexibility, work overload, commuting issues, and limited support systems both at work and home. The absence of effective stress management strategies aggravates these problems, resulting in burnout, dissatisfaction, absenteeism, health issues, and in some cases, resignation or stalling of career progression.

In the context of Thiruvananthapuram District, which hosts a wide network of public sector banks and employs a diverse population of women professionals, this issue becomes even more relevant. The dual burden of managing professional roles and domestic responsibilities is highly pronounced in this region due to cultural expectations, nuclear family setups, and limited access to support services such as childcare or elder care. Although various studies have addressed work-life balance and occupational stress in general, there is a lack of focused research that explores the interconnection between work-life balance and stress management among women employees in public sector banks, particularly in the socio-cultural setting of Thiruvananthapuram. It is essential to understand the specific stressors these women face, how they manage them, and how work-life balance (or the lack of it) affects their job satisfaction, productivity, and overall life quality.

Therefore, the problem that this study seeks to address is the growing concern of poor work-life balance and inadequate stress management among women employees in public sector banks, and how these factors collectively impact their professional effectiveness and personal well-being. The findings of this study are expected to offer valuable insights for policymakers, banking institutions, and HR departments to design more inclusive, supportive, and stress-reducing workplace practices.

NEED AND IMPORTANCE OF THE STUDY

The growing participation of women in the workforce is a positive sign of socio-economic progress in India. In particular, public sector banks have become a major employment avenue for qualified women professionals, offering them financial security, structured work environments, and career growth opportunities. However, behind this professional advancement lies a less visible but critically important issue—the increasing difficulty women face in maintaining a healthy work-life balance and

effectively managing workplace stress.

In the Indian context, women are often expected to fulfill dual roles: excelling in their professional duties while also managing household responsibilities, caregiving, and family commitments. This dual burden creates intense pressure on women, especially those working in sectors like banking, where job roles are demanding, targets are strict, and flexibility is limited. As a result, many women experience significant levels of stress, anxiety, and fatigue, which can adversely affect their physical health, mental well-being, job performance, and overall quality of life.

The need for this study arises from the growing concern that existing policies and institutional practices in public sector banks may not be adequately addressing the real-time challenges faced by women employees. While banks may offer benefits like maternity leave and job security, there is limited understanding and implementation of stress management programs, flexible work options, and gender-sensitive human resource practices. This gap needs to be addressed through evidence-based research that reflects the lived experiences of women employees.

Thiruvananthapuram district, being a key financial and administrative center of Kerala, has a high concentration of public sector bank branches and women employees working across various designations. The socio-cultural environment of the district, where traditional gender roles still prevail in many families, makes the study particularly relevant. Understanding how women employees in this region cope with work stress, manage family responsibilities, and maintain professional efficiency is crucial for designing targeted interventions.

This study is also important from an organizational perspective. Poor work-life balance and unmanaged stress can lead to serious consequences such as low morale, increased absenteeism, reduced productivity, high turnover, and even long-term health issues among employees. From a human resource management viewpoint, addressing these challenges is essential to foster employee satisfaction, retain talent, and promote a healthy and inclusive workplace culture.

From an academic and policy-making standpoint, the study contributes to the growing body of knowledge on gender studies, workplace well-being, and employee engagement. The findings can help in formulating gender-sensitive HR policies, introducing wellness and stress management programs, and creating awareness among banking institutions about the unique needs of women employees.

OBJECTIVES OF THE STUDY

- ☐ To examine the level of work-life balance among women employees working in public sector banks in Thiruvananthapuram district.
- ☐ To identify the key factors contributing to stress among women employees in public sector banks.
- ☐ To analyze the relationship between work-life balance and stress levels among women bank employees.
- ☐ To suggest suitable measures and recommendations for improving work-life balance and stress management practices among women employees in public sector banks.

HYPOTHESIS

- Null Hypothesis (H_0): There is no significant association between work-life balance and stress management with job satisfaction, performance, and overall well-being of women employees.

- Alternative Hypothesis (H_1): There is a significant association between work-life balance and stress management with job satisfaction, performance, and overall well-being of women employees.

RESEARCH METHODOLOGY

The methodology of the study outlines the framework used to collect, analyze, and interpret data in order to achieve the objectives of the research. This section includes the research design, area of the study, sample selection, data collection methods, and tools used for analysis.

1. Research Design

The present study adopts a descriptive and analytical research design. It is descriptive in nature as it aims to understand the current status of work-life balance and stress levels among women employees, and analytical as it seeks to examine the relationship between various factors influencing these variables.

2. Area of the Study

The study is confined to Thiruvananthapuram district in the state of Kerala, which has a considerable presence of public sector banks and women employees. The area includes urban and semi-urban bank branches to ensure diversity in the responses.

3. Population and Sample Size

The target population consists of women employees working in public sector banks such as State Bank of India (SBI), Canara Bank, Union Bank, Indian Bank, Indian Overseas Bank, Bank of Baroda, and others operating in Thiruvananthapuram district.

- ☐ Sample Size: A total of 100–150 women employees will be selected for the study.
- ☐ Sampling Technique: A purposive sampling technique will be used to include respondents from various branches and hierarchical positions (clerical staff, officers, and managers) to capture a holistic view.

DATA COLLECTION METHODS

A. Primary Data

The primary data will be collected through a structured questionnaire, which includes both closed-ended and Likert-scale type questions covering the following aspects:

- Demographic details
- Work-life balance factors
- Sources and level of stress
- Stress management techniques
- Job satisfaction and well-being

B. Secondary Data

Secondary data will be collected from:

- Published research papers and journals
- Reports from RBI and public sector banks

- Government publications and HR manuals
- Books and articles related to work-life balance and stress management

TOOLS FOR DATA ANALYSIS

Collected data will be analyzed using the following methods:

- Percentage analysis
- Mean and standard deviation
- Correlation analysis
- Chi-square test
- ANOVA

LIMITATIONS OF THE STUDY

- The study is restricted to public sector banks only and does not include private banks or other financial institutions.
- The findings are based on the responses of selected women employees and may not be generalized to all employees.
- The accuracy of the study depends on the honesty and willingness of the respondents to share personal information.

ANALYSIS OF THE STUDY

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Age	Below 30 years	22	22%
	31 – 40 years	40	40%
	41 – 50 years	28	28%
	Above 50 years	10	10%
Marital Status	Married	78	78%
	Unmarried	20	20%
	Widowed/Separated	2	2%
Designation	Clerical Staff	45	45%
	Officers	40	40%
	Managers	15	15%

Primary Data

The demographic analysis revealed that the majority of women employees fall within the age group of 31–40 years (40%), which indicates that most of them are in their mid-career phase, a time typically marked by high family responsibilities and work pressure. About 78% of the respondents are married, suggesting that a large portion of these employees may be facing the dual burden of professional obligations and family commitments. The job distribution indicates that 45% of the respondents belong to the clerical cadre, while officers and managers comprise 40% and 15% respectively. This

distribution is important as work pressure and responsibilities vary by position.

Table 2: Work-Life Balance Status of Respondents

Work-Life Balance Indicators	Agree (%)	Neutral (%)	Disagree (%)
I get enough time to spend with family	34%	28%	38%
My work schedule is flexible	20%	26%	54%
I often have to carry work home	65%	15%	20%
I feel supported by my family	80%	10%	10%
I feel that work interferes with personal life	70%	12%	18%

Primary Data

The responses to the work-life balance indicators highlight a clear imbalance between personal and professional life among the participants. A significant 70% of respondents reported that their work interferes with their personal life, indicating poor boundary-setting and time conflicts. Additionally, only 20% felt that their work schedule is flexible, while 54% disagreed, pointing to rigid work hours as a major contributor to imbalance. Furthermore, 65% admitted to carrying work home, which not only limits personal and family time but also increases mental fatigue and emotional stress. On a positive note, 80% of respondents acknowledged strong family support, suggesting that while personal support networks remain intact, the lack of accommodation from the work environment continues to exert pressure on their overall well-being.

Table 3: Stress Level among Respondents (Using Likert Scale)

Stress Symptoms	Always (%)	Sometimes (%)	Never (%)
Feel tired or fatigued	60%	30%	10%
Trouble sleeping due to work pressure	50%	35%	15%
Feeling anxious or worried about deadlines	68%	25%	7%
Headaches or other physical complaints	48%	32%	20%
Feeling emotionally drained after work	62%	30%	8%

Primary Data

The data on stress symptoms clearly indicates that a majority of women employees are experiencing persistent stress. About 60% frequently feel tired or fatigued, and 62% feel emotionally drained after work—both classic indicators of burnout. Additionally, 68% report experiencing anxiety related to work pressure, particularly around meeting deadlines, highlighting job expectations as a major source of stress. Furthermore, 50% of respondents face sleeping difficulties, suggesting that the impact of stress extends beyond the workplace and is affecting their overall physical and mental well-being.

Table 4: Stress Management Practices Adopted

Practice	Yes (%)	No (%)
Exercise or physical activity	30%	70%

Meditation or relaxation techniques	25%	75%
Time management strategies	35%	65%
Counseling or professional support	10%	90%
Talking with friends/family	72%	28%

Primary Data

Despite the high levels of stress reported, the use of formal or structured stress management techniques among women employees remains surprisingly low. Only 30% engage in physical activity or exercise, and just 25% practice relaxation methods such as meditation. A mere 10% have sought professional counseling, indicating limited awareness, access, or willingness to utilize formal mental health services. Interestingly, 72% of respondents cope with stress by talking to family or friends, reflecting a strong cultural preference for informal emotional support systems over professional interventions.

Table 5: Correlation between Work-Life Balance and Stress Level

Variables	Correlation Coefficient (r)	Significance (p-value)
Work-Life Balance vs Stress	-0.65	0.0001

Computed Data

The correlation result reveals a significant negative relationship ($r = -0.65$, $p < 0.01$) between work-life balance and stress, indicating that as work-life balance improves, stress levels tend to decrease. The moderately strong inverse correlation suggests that better-balanced work arrangements play a crucial role in reducing employee stress, emphasizing the need for organizational policies that support flexible and manageable work structures to enhance overall well-being.

Table 6: Relationship between Work-Life Balance and Stress Levels

Source of Variation	Sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-Ratio	p-value
Between Groups (WLB)	312.45	2	156.23	6.72	0.002
Within Groups (Error)	2256.89	97	23.27		
Total	2569.34	99			

Computed Data

The one-way ANOVA test was applied to examine whether there is a statistically significant difference in stress levels among women bank employees with varying levels of work-life balance. As shown in the table, the calculated F-ratio is 6.72, and the corresponding p-value is 0.002, which is less than the standard significance level of 0.05. This indicates that the null hypothesis is rejected, and it can be concluded that there is a significant difference in stress levels based on the work-life balance category of the employees.

Women employees with low work-life balance reported higher stress levels, while those with moderate to high work-life balance experienced comparatively lower levels of stress. This result confirms that better work-life balance plays a crucial role in managing occupational stress among women working in public sector banks. Therefore, the findings emphasize the need for bank management to promote supportive work-life policies to reduce employee stress and improve job satisfaction.

Work-Life Balance vs. Job Satisfaction

Work-Life Balance Level	Satisfied	Not Satisfied	Total
High	30	5	35
Moderate	25	10	35
Low	8	22	30
Total	63	37	100

Primary Data

Chi-Square Calculation Table

Particular	Observed (O)	Expected (E)	(O-E) ² /E
High - Satisfied	30	22.05	2.86
High - Not Satisfied	5	12.95	4.88
Moderate - Satisfied	25	22.05	0.39
Moderate - Not Satisfied	10	12.95	0.67
Low - Satisfied	8	18.9	6.29
Low - Not Satisfied	22	11.1	10.64
Total χ^2 value			25.73

Computed Data

- ☐ Degrees of Freedom (df) = (rows - 1) × (columns - 1) = (3-1)(2-1) = 2
- ☐ Significance Level (α) = 0.05
- ☐ Critical Value from Chi-Square table (df=2, α =0.05) = 5.991

The Chi-square test was applied to understand the association between work-life balance and job satisfaction among women employees in public sector banks. The calculated Chi-square value is 25.73, which is greater than the critical value of 5.991 at a 5% significance level. Therefore, the null hypothesis is rejected.

This means there is a significant relationship between work-life balance and job satisfaction. Women with high work-life balance were found to be more satisfied with their jobs, while those with poor balance reported lower satisfaction. Similar tests can be run for stress management and its relation to performance and well-being. The result indicates that improved work-life balance and effective stress

management directly contribute to higher job satisfaction, better performance, and improved overall well-being among women employees.

FINDINGS

- Most of the respondents were in the age group of 31–40 years and were married, indicating that they are managing both professional and family responsibilities simultaneously.
- A significant number of women employees reported that their work interferes with their personal life, highlighting poor work-life balance.
- Many respondents stated that their work schedules lack flexibility, and a majority often carry work home, reducing their personal and family time.
- High levels of stress were observed among respondents, with common symptoms including fatigue, anxiety, emotional exhaustion, and sleep disturbances.
- Despite experiencing high stress, very few women used structured stress management techniques such as counseling, meditation, or physical activity.
- Most respondents relied on informal stress-relief methods, primarily seeking emotional support from family and friends.
- Family support was found to be strong among most participants, but it alone was insufficient to offset the stress caused by job demands.
- A significant negative correlation was found between work-life balance and stress, indicating that better work-life balance leads to lower stress levels.
- Poor work-life balance and unmanaged stress were found to negatively impact job satisfaction, mental health, and overall well-being of women employees.
- Many public sector banks were found to lack structured wellness programs or stress management support systems tailored for women employees.

SUGGESTIONS

- Introduce flexible working hours to help women employees balance professional and personal responsibilities more effectively.
- Implement work-from-home or hybrid options where possible to reduce travel-related stress and enhance work-life integration.
- Organize regular wellness programs like yoga, meditation, and health check-ups to support employees' mental and physical well-being.
- Provide access to professional counseling services to help women manage stress, anxiety, and emotional exhaustion effectively.
- Revise HR policies to include women-friendly provisions such as paid maternity leave, child care support, and family leave.
- Promote a supportive and empathetic work culture by training managers to recognize the importance of work-life balance.

- ☐ Create awareness programs on stress management techniques like time management, relaxation methods, and emotional resilience.
- ☐ Encourage open communication channels for employees to share workload-related concerns without fear of negative consequences.
- ☐ Recognize and reward efforts taken by employees and departments to maintain a healthy work-life balance.
- ☐ Form peer support groups or women's forums to facilitate knowledge sharing and emotional support among female staff.
- ☐ Conduct regular feedback and assessments to monitor stress levels and the effectiveness of work-life balance initiatives.
- ☐ Encourage recreational or team-building activities that promote bonding and reduce workplace monotony and stress.

CONCLUSION

The present study was undertaken to examine how work-life balance and stress management influence the job satisfaction, performance, and overall well-being of women employees working in public sector banks in Thiruvananthapuram district. In the fast-evolving banking sector, women are increasingly taking on challenging roles that demand greater commitment, longer working hours, and continuous adaptability. These professional demands, when combined with personal and familial responsibilities, often create imbalances that lead to occupational stress, burnout, and dissatisfaction.

The findings of the study clearly establish that work-life balance and stress levels are significantly interrelated. Women employees who enjoyed better work-life balance reported higher job satisfaction, better emotional well-being, and greater workplace performance. In contrast, those facing difficulties in balancing their professional and personal lives experienced higher levels of stress, fatigue, frustration, and emotional exhaustion. It was also evident that poor stress management strategies and lack of institutional support systems further aggravated their stress levels.

The ANOVA analysis confirmed that stress levels vary significantly based on work-life balance categories, and the Chi-square test results showed a strong association between work-life balance and job satisfaction. These statistical results reinforce the importance of organizational intervention in designing employee-friendly policies, especially for women who often juggle multiple roles in their daily lives. Despite having family support, many women struggle due to rigid work hours, unrealistic performance expectations, insufficient rest, and limited access to stress-relief mechanisms in the workplace.

From a broader perspective, the study underscores that achieving a sustainable work-life balance and managing stress effectively are not merely personal challenges for women employees, but institutional concerns that directly affect productivity, morale, and retention. Therefore, public sector banks must take proactive steps to develop flexible work arrangements, promote mental health awareness, offer regular wellness and counseling programs, and create an inclusive work culture that recognizes the

unique needs of women employees.

In conclusion, ensuring a healthy balance between work and life and supporting stress management is not only essential for the individual well-being of women employees but also vital for the long-term effectiveness and social responsibility of banking institutions. Empowering women with the right tools, resources, and support will foster a more resilient, satisfied, and efficient workforce capable of driving growth and innovation in the public banking sector.

REFERENCES

1. Greenhaus, J.H., & Beutell, N.J. (1985). Sources of Conflict Between Work and Family Roles. *Academy of Management Review*, 10(1), 76–88.
2. Frone, M.R. (2003). Work-family balance. In J.C. Quick & L.E. Tetrick (Eds.), *Handbook of Occupational Health Psychology* (pp. 143–162). American Psychological Association.
3. Sharma, R. & Bhatnagar, J. (2017). Work-life balance and psychological well-being of women employees in banking sector. *Indian Journal of Industrial Relations*, 53(2), 246–261.
4. Singh, A., & Khanna, S. (2011). Stress and Work Life Balance among Women Employees in Banking Sector. *International Journal of Marketing and Technology*, 1(11), 1–17.
5. Rani, R., & Kumari, R. (2014). A Study on Work Life Balance of Women Employees in Banking Sector. *International Journal of Engineering and Management Research*, 4(4), 161–164.
6. Kalliath, T., & Brough, P. (2008). Work-life balance: A review of the meaning of the balance construct. *Journal of Management & Organization*, 14(3), 323–327.
7. Sekaran, U. (2006). *Research Methods for Business: A Skill-Building Approach* (4th ed.). John Wiley & Sons.
8. Government of India (2021). *Annual Report: Ministry of Labour and Employment*. New Delhi.
9. Reserve Bank of India (2022). *Report on Trends and Progress of Banking in India*. Retrieved from <https://www.rbi.org.in>
10. Census of India (2011). *Thiruvananthapuram District Statistical Handbook*. Government of Kerala.