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Work Life Challenges Faced by Women in Banking Sector: A Study on Balancing Professional and Personal Responsibilities

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Abstract

This research examines the work-life challenges faced by women in the banking sector, focusing on the dual pressures of professional and personal responsibilities. Secondary data from studies by Ellen Galinsky (2011) and Neha Sharma (2019) highlight issues such as long working hours, rigid schedules, and inadequate organizational support, including the lack of flexible work arrangements and childcare facilities. A mixed-methods approach was adopted, with primary data collected through surveys and interviews with women across various roles. Findings reveal that while some organizations offer maternity benefits and flexible schedules, stigma and insufficient policies remain significant barriers. Women reported stress, health problems, and strained relationships due to poor work-life balance. The study emphasizes the importance of inclusive workplace policies, such as flexible hours, wellness programs, and childcare facilities, alongside personal strategies like time management and family support. It provides actionable recommendations for fostering supportive environments to enable women's success.

Keywords: Work-Life Balance, Women in Banking, Inclusive Workplace Policies.

1. Introduction

Women working in the banking sector face numerous work-life challenges due to the demanding nature of their roles. With long working hours, high-pressure environments, and the expectation of meeting strict deadlines, balancing professional responsibilities with personal and family life becomes increasingly difficult. Societal norms often place women in the position of primary caregivers, adding another layer of responsibility. While gender equality has improved in many organizations, banking institutions often lack sufficient policies to support work-life balance, such as flexible working hours, remote work options, and

childcare facilities. This study aims to explore the specific challenges faced by

women in the banking sector, highlighting the impact of these challenges on their overall well-being and career progression, and suggesting strategies for improvement.

2. Review of Literature

Ellen Galinsky (2011) conducted study on the work-life balance in U.S banking sector, focusing on the challenges women face due to their dual roles at work and home. Galinsky found that women in banking often experience higher levels of burnout due to societal expectations to fulfill care giving

responsibilities while managing demanding professional roles. The research emphasized that workplace flexibility, such as remote work options, can significantly improve women's ability to balance work and life. However, the study also highlighted the lack of gender-sensitive policies in many banking institutions, which hinders women's efforts to achieve work-life balance.

Neha Sharma (2014) conducted a study on the work-life challenges faced by women in the Indian banking sector. Sharma's research revealed that women in banking often work long hours, adhere to rigid schedules, and struggle with inadequate organizational support. This leads to significant stress, making it difficult for women to balance their professional and personal lives. The study emphasized the lack of flexible work policies and the stigma surrounding taking leave for personal reasons. These factors contribute to the challenges women face in managing both their careers and family responsibilities.

A study by **Neha Sharma (2019)** revisited the topic and focused on the increasing dual burden faced by women in the Indian banking sector. Sharma's findings reiterated that women continue to experience stress due to long working hours and insufficient support from their organizations. The research called for the implementation of flexible work schedules, maternity benefits, and mental health support to address these challenges. It underscored the need for organizations in the banking sector to create policies that better support women's work-life balance.

3. Statement of the Problem

Women working in the banking sector face unique work-life challenges due to the high-pressure, time-intensive nature of their jobs. Long working hours, rigid schedules, and

the need to meet demanding targets often conflict with personal and family responsibilities, creating stress and burnout. Societal expectations place additional burdens on women as primary caregivers, leaving them struggling to balance dual roles. Despite advancements in gender equality, many banking institutions lack supportive policies such as flexible work arrangements, childcare facilities, and adequate maternity benefits. These gaps in organizational support, coupled with the stigma associated with seeking work-life balance, hinder women's career progression and impact their mental and physical well-being. This study aims to explore the specific challenges faced by women in the banking sector, analyze their coping mechanisms, and identify organizational interventions that can alleviate these challenges to foster a more inclusive and supportive workplace environment.

4. Objectives of The Study

- ❖ The study aims to identify the main work-life challenges faced by women in the banking sector and examine their impact on personal and professional well-being.
- ❖ It evaluates the effectiveness of workplace policies, such as flexible schedules and childcare facilities, in supporting work-life balance for women.
- ❖ The research explores the strategies women use to manage work-life balance and suggests ways organizations can enhance support systems.

5. Methodology

Research Design

This study adopts a descriptive research design to explore the work-life challenges faced by women in the banking sector. The focus is on identifying key challenges, evaluating organizational policies, and understanding coping mechanisms used by women.

Data Collection

Both primary and secondary data will be used.

Primary Data: Collected through a structured questionnaire distributed to women employees in the banking sector.

Secondary Data: Sourced from previous studies, reports, and articles related to work-life balance in the banking sector.

Sampling Method

A purposive sampling technique will be used to select respondents. The sample will

consist of 20 women employees from various banks, including public, private, and multinational banks.

6. Data Analysis

The collected data will be analyzed using both qualitative and quantitative methods. Descriptive statistics such as percentages and frequencies will be used to summarize data. Qualitative data will be categorized to understand patterns and themes.

7. Scope of the Study

The research focuses on women working in banking institutions, specifically analyzing their work-life challenges, coping mechanisms, and the role of organizational policies in addressing these issues.

The research is based on primary data. Some of the major issues relating to prevailing topic has been collected and analyzed.

Demography

Criteria	Group	Number of respondent	Percentage
Age	Below - 25	1	05
	25-35	10	50
	36-45	9	45
	Above 45	0	00
	Total	20	
Marital Status	Single	12	60
	Married	7	35
	Divorced	0	00
	Widow	1	05
	Total	20	
Children	None	13	65
	1	4	20

	2	3	15
	More than 2	0	00
	Total	20	
Position	Entry-level staff	3	15
	Mid-level management	17	85
	Senior management	0	00
	Other	0	00
	Total	20	
Experience	Less than 5 years	12	60
	5-10 years	5	25
	11-15 years	3	15
	More than 15 years	0	00
	Total	20	

Source: Primary Data

The highest percentage of respondents (50) are aged 25-35 years, showing that the workforce primarily consists of young adults. A majority (60) are single, which could indicate fewer family-related commitments. Most respondents (65) do not have children, aligning with their marital

status. A significant proportion (85) work in mid-level management, indicating this is the dominant career stage for the group. The majority (60) have less than 5 years of experience, reflecting a relatively new workforce.

Work life balance challenges

Criteria	Group	Number of respondent	Percentage
Work Hours	Less than 8 hours	0	00
	8-9 hours	11	55
	10-12 hours	7	35
	More than 12 hours	2	10
	Total	20	
Over Time	Rarely	6	30
	Sometimes	10	50
	often	1	05

	Always	3	15
	Total	20	
Travel	Never	7	35
	Rarely	7	35
	Sometimes	6	30
	Often	0	00
	Total	20	
Stress	Rarely	4	20
	Sometimes	3	15
	Often	0	00
	Always	13	65
	Total	20	
Family Time	Always	9	45
	Often	3	15
	Sometimes	8	40
	Never	0	00
	Total	20	

Source: Primary Data

Most respondents (55 per cent) work 8-9 hours daily, indicating a standard workday for the majority. Half of the respondents (50 per cent) sometimes work overtime, suggesting occasional additional workload. A majority (65 per cent) always experience

stress, highlighting a significant work-life balance challenge. Regarding family time, 45 per cent always make time for their families, showing efforts to prioritize personal relationships despite challenges

Family Responsibilities

Criteria	Group	Number of respondent	Percentage
Caregiver	Yes, fully	10	50
	Yes, partially	10	50
	No, shared equally	00	00
	No, someone else manages it	00	00
	Total	20	
Family Support	Always	14	70
	Often	00	00

	Sometimes	05	25
	Never	01	05
	Total	20	
Managing Emergency	Prioritize family over work	03	15
	Balance both with difficulty	13	65
	Seek support from colleagues or employer	04	20
	Prioritize work over family	00	00
	Total	20	
Family Impact	Always	03	15
	Often	01	05
	Sometimes	07	35
	Never	09	45
	Total	20	

Source : Primary Data

The data reveals that 70 per cent of respondents always receive family support in managing responsibilities. Additionally, 65 per cent balance family and work emergencies with difficulty, highlighting the challenge of maintaining equilibrium.

Regarding family caregiving, 50 per cent fully manage the role, and another 50 per cent partially take on caregiving duties. Lastly, 45 per cent indicated that family responsibilities never impacted their work.

Organizational policies

Criteria	Group	Number of respondent	Percentage
Flexibility	Yes, frequently	10	50
	Yes, occasionally	05	25
	Rarely	00	00
	Never	05	25
	Total	20	
Childcare Facility	Yes, available & accessible	02	10
	Yes, but not accessible	00	00
	No, but needed	16	80
	No, not required	02	10
	Total	20	
Maternity Leave	Yes, fully satisfied	15	75
	Partially satisfied	02	10
	No, inadequate	0	00

	No, not applicable	03	15
	Total	20	
Policies	Yes, they are effective	12	60
	Yes, but they are ineffective	00	00
	No, always	02	10
	No, not applicable	06	30
	Total	20	
Manager Support	Yes, always	15	75
	Yes, occasionally	05	25
	Rarely	00	00
	Never	00	00
	Total	20	

Source: Primary data

The data shows that 50 per cent of respondents frequently experience workplace flexibility, and 80 per cent feel childcare facilities are unavailable but needed. Additionally, 75 per cent are fully satisfied with maternity leave policies, and

60 per cent find organizational policies effective. Manager support is strong, with 75 per cent reporting consistent support. These findings highlight strengths in policies and support but reveal gaps in childcare facilities.

Work – Place Environment

Criteria	Group	Number of respondent	Percentage
Colleagues Support	Very supportive	16	80
	Somewhat supportive	02	10
	Rarely supportive	01	05
	Not supportive	01	05
	Total	20	
Gender Specific Challenges	Yes, frequently	01	05
	Yes, occasionally	00	00
	Rarely	01	05
	Never	18	90
	Total	20	
Career Impact	Yes, always	08	40
	Yes, sometimes	05	25
	Rarely	00	00
	Never	07	35
	Total	20	
Organization Recognition	Yes, completely	12	60
	Yes, partially	08	40
	No, but it should	00	00
	No, not at all	00	00

	Total	20	
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Source: Primary data

The data highlights that 80 per cent of respondents found their colleagues to be very supportive at the workplace. A significant 90 per cent mentioned they never faced gender-specific challenges. Regarding

career impact, 40 per cent stated it was always influenced, while 60 per cent felt the organization provided complete recognition for their work. These figures suggest a generally positive work environment.

Impact on Personal life

Criteria	Group	No. of respondent	Percentage
Health impact	Yes, significantly	08	40
	Yes, moderately	05	25
	Rarely	07	35
	Not at all	00	00
	Total	20	
Guilt	Always	04	20
	Often	00	00
	Sometimes	16	80
	Never	00	00
	Total	20	
Time for hobbies	Yes, regularly	01	05
	Occasionally	09	45
	Rarely	06	30
	Never	04	20
	Total	20	
Impact on relationship	Yes, significantly	01	05
	Yes, moderately	06	30
	Rarely	12	60
	Not at all	01	05
	Total	20	

Source: Primary data

The data reveals that 40 per cent of respondents report significant health impacts due to their personal life balance, and 80 per cent experience guilt sometimes. Regarding hobbies, 45 per cent engage occasionally,

and 60 per cent state their relationships are rarely impacted. These findings indicate moderate engagement in personal activities but highlight guilt and health concerns as significant issues.

Suggestion and feedback

Criteria	Group	No. of Respondent	Percentage
Organizational support	Flexible work arrangement	10	50
	Childcare facility	03	15
	Mental health and wellness programs	04	20
	Training and development for work life management	03	15
	Total	20	
Societal impact	Yes, significantly	10	50
	Yes, Moderately	03	15
	Rarely	02	10
	Not at all	05	25
	Total	20	
Personal strategies	Time management techniques	13	65
	Seeking family support	05	25
	Reducing work commitment	01	05
	No specific strategies	01	05
	Total	20	

Source: Primary data

The data reveals that 50 per cent of respondents value flexible work arrangements as the most needed

organizational support. Similarly, 50 per cent reported significant societal impacts on their lives. For personal strategies, 65 per

cent rely on time management techniques to handle responsibilities effectively. These insights highlight the importance of

8. Findings

The study highlights the complex work-life balance challenges faced by women in the banking sector. Most women are young, single, and in the early stages of their careers, with 85 per cent working in mid-level management and 60 per cent having less than five years of experience. While a standard 8-9 hour workday is common, 50 per cent occasionally work overtime, leading to high stress levels for 65 per cent of respondents. Family responsibilities are significant, with 65 per cent finding it difficult to balance family and work emergencies. Despite 70 per cent receiving consistent family support and 75 per cent reporting strong managerial backing, the lack of childcare facilities, identified by 80 per cent of respondents, remains a critical issue. Additionally, 40 per cent report significant health impacts, and 80 per cent experience occasional guilt, indicating the emotional toll of work-life conflicts.

9. Suggestions

Organizations should focus on providing flexible work arrangements, such as remote work or adjustable hours, to accommodate personal needs. Establishing on-site childcare facilities or offering childcare allowances can address a major concern for working women. Stress management and wellness programs should be introduced to reduce the health impacts associated with work-life conflicts. Minimizing overtime through effective workload management can help mitigate stress and improve balance. Time management workshops and opportunities for personal growth, including support for hobbies, can further empower

workplace flexibility and personal time management in managing external and professional challenges

women to manage responsibilities effectively.

10. Conclusion

The banking sector demonstrates strong managerial and peer support, yet women face significant challenges due to limited workplace flexibility, lack of childcare facilities, and high stress levels. Addressing these gaps through flexible work arrangements, childcare support, and wellness programs will promote inclusivity, reduce stress, and empower women to balance personal and professional responsibilities, fostering both career advancement and overall well-being.

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