

EXPLORING MULTIDISCIPLINARY PERSPECTIVES IN
**ECONOMICS, COMMERCE,
BANKING & MANAGEMENT**

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WORK-LIFE BALANCE AND COPING MECHANISMS AMONG WOMEN WORKING IN PUBLIC AND PRIVATE SECTOR BANKS



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❖ ABSTRACT:

In today's fast-paced world, achieving a harmonious balance between work and personal life has transformed into a pressing concern, especially for women in the workforce. Juggling professional commitments with personal responsibilities can often lead to stress and challenges in maintaining an optimal work-life

balance. This study probes into assessing the work-life balance experienced by female employees within Pollachi Taluk's banking sector, while simultaneously unveiling the coping mechanisms they employ. The research methodology entails utilizing convenience sampling to distribute questionnaires among 192 women working across public and private banks. Analyzed via various techniques such as percentage calculations, ANOVA, 't' Test, Chi-square, and Friedman Rank Test, the findings reveal a majority of women exhibiting a moderate work-life balance. Variables encompassing residence area, marital status, education, family size, childcare commitments, office location, commute distance, tenure, and working hours intricately influence their work-life balance. Strikingly, strategic preparation for the workday ahead stands out as the most effective coping mechanism, followed by proactive planning, seeking support during emergencies, and proficient communication with superiors. This study thus illuminates the multifaceted interplay of elements shaping work-life equilibrium and effective strategies in the banking sector of Pollachi Taluk.

Keywords: *Work-life balance – Coping mechanisms – Women employees – Public and Private sector banks*

JEL: M12, O15.

❖ INTRODUCTION:

The working women of India grapple with challenges that surpass those faced by their global counterparts. In this mysterious land, men shirk the majority of domestic duties, thrusting upon women the onerous responsibilities of culinary arts, abode purification, laundry labor, and the preparation of their offspring for academic ventures. Consequently, the weighty burden of maintaining family affairs falls upon the feminine shoulders. While this division of labor may have been deemed acceptable during the epoch when women were primarily homemakers, the burgeoning necessity for women to contribute to the family's financial sustenance now demands an even more arduous effort on their part. They are compelled to deftly navigate the rigors of a 9-to-5 occupation while seamlessly managing the household chores that they once handled with ease as homemakers. Henceforth, the imperative to harmonize professional pursuits with domestic obligations multiplies persistently.

Work- life balance emphasizes the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life. When a woman achieves a successful work-life balance, she has job satisfaction and becomes highly committed and productive and succeeds in her career. But, in certain cases the women are not able to succeed due to incapability

in balancing her work and personal life. She is unable to set her priorities. As a result, she withdraws from her work due to simple reasons like taking care of her children, aged in laws/parents and other family pressures. If the man is able to share some of her responsibilities, she would be successful women. A Global Outlook report, stemming from the insights of 5,000 women across 10 countries, presents a panoramic perspective of women working away and companies grappling with the task of preserving and captivating female talents in the professional realm (**Deloitte Insight, 2023**). A survey in UK reveals that majority of the women has had successful work-life balance, because their husbands shared an equal partnership both in professional and personal life. With the advancement in technology and education and revolution in the industrial sector, there has been a little change in Indian men too. As per the latest report, the international financial cooperation (IFC) in partnership with the State Bank of Vietnam decided to include more women into leadership in Vietnam's banking sector. The study reveals a disheartening decline in women's involvement in the banking domain beyond middle management, as the percentage of women sharply plummets by 21 points from middle management (54%) to senior management (33%) (**VN Express International, 2023**). Both the partners need to schedule their working hours and personal hours so that they lead a professionally and personally healthy life.

❖ **WORK-LIFE BALANCE AND ITS PREVAILING CHALLENGES:**

Achieving work-life balance poses a vital dilemma for women striving in both public and private sector banks. In terms of this equilibrium, female bank employees often struggling with endless working hours, onerous job requisites, and constrained flexibility. Furthermore, they may also contend with familial expectations and obligations, encompassing domestic errands and child rearing. This disparity can precipitate stress, exhaustion, and deleterious effects on their physical and mental well-being. Amidst the recent shifts in our socio-political milieu, wherein we inch towards a culture where women inch closer to obtaining equal opportunities as men, and most women strive to work to sustain their families, a plethora of underlying hurdles emerge. Here, we outline a few:

- (i) **Overlapping duties:** Women in finance face a web of entangled roles: they juggle being daughters, sisters, and wives while also shouldering the weight of nurturing their families. This overlapping of duties poses a complex challenge for them as they strive to advance their careers. Rosanna Argall, the dynamic CEO of G&C Mutual Bank in Australia, thrives in the world of finance. She contends that women encounter the enigmatic and intricate predicament of harmonizing work, family, and caregiving obligations. Remarkably, there has been a surge in the

presence of women across all echelons of the organization, accompanied by an astounding 90% rate of reintegration after maternity leave over the last decade. This esteemed member of the GABV banking fraternity exemplifies that a woman's aspiration to advance her career need not be at odds with her longing for a family (**Impakter, 2023**).

- (ii) **Gender Gap Pay:** The gender pay gap annoys women in finance, as they earn less than men for the same job. Startling data suggests a possible 66% disparity in pay between male and female executives in finance at similar career stages. "Why do women in Germany still receive 18% less than men?" ponders GLS Bank, a staunch advocate for Equal Pay that leads by example. Since 2020, they have meticulously combined data on the unabridged gender pay gap. "By December 31, 2022, the unadjusted GPG stood at 11.8% (provisional), dropping from 12% in 2021 and 13.7% in 2020. The gap is gradually narrowing," reveals GLS Bank on its website (**Impakter, 2023**).
- (iii) **Unseen glass barrier:** Women in finance face a tough obstacle, the elusive glass ceiling. Their career advancement is hindered by gender discrimination. According to GABV data, women now dominate 2/3 of the finance workforce, but this proportion dramatically diminishes when it comes to finance executives. An inspiring example can be found in Ekobanken, a fellow GABV member in Sweden, where the intangible glass ceiling appears to be non-existent. The CEO, Maria Flock Åhlander, stands as a beacon of inspiration, surrounded by a board that boasts an equal 50% representation of both genders. Not only that, but the management team also follows suit. Additionally, the deputy CEO (credit manager), the CFO, the Chair of the Board, and the Head of the Customer department are all remarkable women (**Impakter, 2023**).
- (iv) **Racism:** One of the major issues faced by women in the banking sector is racism, especially in African countries. The financial realm actively participates in commemorating Black History Month, playing a momentous part. Banks and other financial establishments have perpetuated systemic racism, fostering wealth and income disparities, which are the principal culprits behind inequality. GABV members keenly strive to restore trust in their communities by passionately championing a more inclusive society. Some vivid instances of how they wield their voices and resources includes, Priscilla Sims Brown, President and CEO of Amalgamated Bank, Tonita Web, CEO of Verity Credit Union, headquartered in Seattle are the examples for the same (**GABV, 2023**).

- (v) **Inadequate financial literacy:** Insufficient financial knowledge hampers all women, not just those in finance, but also those pursuing other career paths. In the US, for instance, 3.8 million American women possess literacy skills deemed "basic" or below. This educational inadequacy poses hurdles for women aiming to launch their own ventures, discover employment prospects, avail financial services, or grasp complex financial papers like bank statements and credit card agreements.

❖ **BACKGROUND OF THE STUDY**

The studies that have been done in the past regarding the factors that affect a woman employee's ability to balance her job and personal life in the banking industry are reviewed in the paragraphs that follow.

A study conducted by **Pooja Maken and Kavita Aggarwal (2023)** titled "Factors Affecting the Work-Life Balance of Employees: A Comparative Study of Public and Private Sector Banks" revealed that the work-life balance of banking employees is intricately influenced by the work milieu, performance evaluation structure, and professional advancement. The work environment holds paramount significance for public sector bank employees, exerting the most profound impact on their equilibrium between work and life, closely followed by their working hours and the performance appraisal system. Conversely, private bankers attribute utmost importance to career progression and managing, performance evaluation frameworks, and remuneration / benefits packages when considering the factors that affect their work-life balance.

"Banking Work-Life Balance and Emotional Intelligence with Special Reference to Private Banks" a paper by Parag Kalkar et al. (2023). High emotional intelligence emerges as a key tool to combat stress and enhance work-life equilibrium. Those with heightened emotional intelligence aptly navigate obstacles, fostering superior job performance and heightened job contentment. "An Empirical Analysis of Work-Life Balance: A study on women employees in Banking Sector" by Sowmya and Preetham (2022). Age, experience, marital status, monthly salary, and mode of transport greatly influence work-life balance, while educational qualification and family size have a minor impact. These findings emphasize the importance of factors like age, experience, marital status, salary, and mode of transport in shaping work-life balance for women employees. Reshma and Arathi Rajagopal (2022) explored the profound impact of Covid-19 on the delicate equilibrium between work and life among women employees in the banking realm, with a laser focus on Canara Bank. The investigation unearthed a remarkable

divergence from other service sectors, as the pandemic failed to yield any modifications to salaries. The research further discerned an array of factors hindering the harmonious fusion of work and life for female employees, including gender-based obstacles, men's reluctance to acknowledge women as superiors, and an unfortunate dearth of mutual support. Sania Khan et al. (2022) unearthed in their study " Impact of Work-Life Balance on Working Women in the Banking Sector" that extensive work hours detrimentally influenced the personal realm of women. Yet, they stumbled upon the revelation that aspects like remuneration packages and conjugal status yielded affirmative outcomes. The research ultimately deduced that a triumphant work-life equilibrium within the banking sector has the potential to amplify the devotion and efficacy of female staff. Furthermore, the scholars emphasized the consequential advantages of implementing constructive work-life policies and practices within banking institutions.

Kirti Gupta and Reshma Kabugade (2013) reveal that now-a-days women are getting facilities equally to the men employees but they need some more additional benefits like sabbatical, leave for caring children and elders at home, holiday for special occasions etc. which would improve productivity and striking about a work-life balance among the women employees. **Rajesh Yadav and Nishnat Dabhade (2013)** observe that with increasing demands at work place, the interface between work-life and personal life can lead to stress; such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. **Kumari Thriveni and Devi Rama (2012)** disclose the relationship between the demographic variables and work-life balance of women employees working in various professions like Information Technology (IT), Business Process Outsourcing (BPO), Marketing, Insurance, Banking and Education. Among the demographic variables selected such as age, income, experience, marital status and number of family members, age and number of family members are the factors affecting the work-life balance of women employees.

❖ **STATEMENT OF THE PROBLEM:**

Indian women, despite progress, still face numerous hurdles in their journey to work. These challenges, both at the office and at home, belittle their contributions. One major issue is the lack of recognition and respect from male colleagues, which dampens their spirits and prospects. Married working women face mobility restrictions as their families might not support their business trips or travels. Gender-based wage disparity is also rampant, with women receiving unequal pay for similar roles, further widening the gender gap. Even when women climb the corporate ladder, they continue to struggle

with household responsibilities. Balancing demanding jobs with traditional roles like cooking, cleaning, and caregiving leads to heightened stress. This stress often takes a toll on their health, exacerbating the challenges they face. Working mothers with young children face a tough decision – whether to trust daycare or domestic help. This inner conflict adds emotional strain, hampering their focus at work and personal peace.

Some women may hire domestic help, but the financial burden magnifies their challenges. Additionally, their limited leave availability prevents them from participating in family functions, straining relationships. This convergence of work and family issues demands a comprehensive strategy to find harmony between professional pursuits and personal well-being.

To better understand the intricate hurdles, we must explore the socio-economic and job details of women in both public and private banks in Pollachi Taluk. By unraveling their work-life dynamics, we can pinpoint the factors that shape their balance between career and personal life. This investigation will lay the foundation for empowering strategies that enable women to attain a harmonious work-life equilibrium, promoting not only their personal development but also the overall progress of gender equality in the workplace.

❖ OBJECTIVES OF THE STUDY:

- The following are the objectives of the study.
- To ascertain the determinants of work-life balance of women employees
- To find out the strategies adopted for effective work-life balance

❖ METHODOLOGY:

The present study is primarily grounded on firsthand data procured by administering an inquisitive survey to female staff members operating in the public and private banking sectors within Pollachi Taluk. The survey comprises inquiries pertaining to the socio-economic profile of these women employees, their employment particulars, intricate details concerning the equilibrium between work and personal life, the factors that influence this equilibrium, and the strategies implemented to ensure an effective work-life balance. The indispensable data required for this investigation were gathered from a total of 192 female employees working in both public and private banks in Pollachi Taluk, employing the method of convenient sampling. The resulting data were meticulously scrutinized and interpreted through the

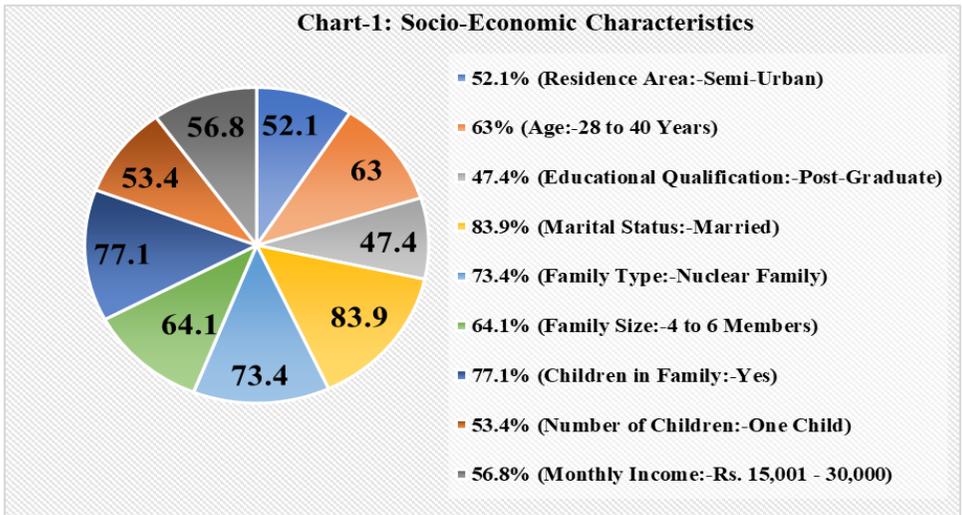
application of (i) Simple Percentage (ii) ANOVA (iii) 't' Test (iv) Chi-Square Test and (v) Friedman Rank Test.

❖ DATA ANALYSIS AND INTERPRETATION:

The findings of the study are divided into six sections namely, socio-economic profile of sample women employees working in both public and private sector banks in Pollachi Taluk, their employment particulars, details of work-life balance, variables associated with work-life balance, determinants of work-life balance and strategies adopted for effective work-life balance.

(i) Socio-Economic Profile of Sample Women Employees

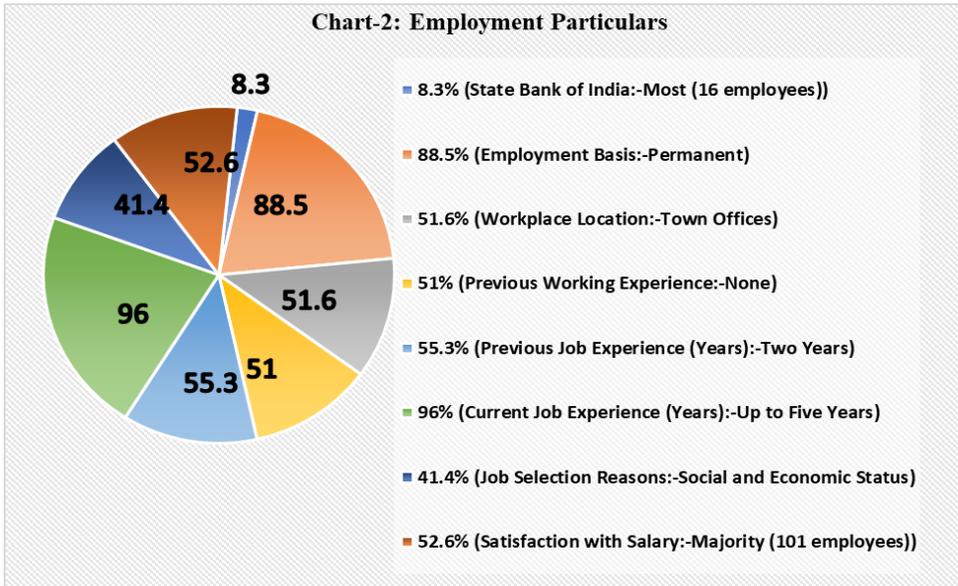
The ensuing chart unveils and discourses the socio-economic portrait of the surveyed female employees, inclosing variables like residential domain, age, educational attainment, marital status, familial configuration, family magnitude, existence of offspring in the kin, number of children, and monthly earnings. Investigate into the elaborate details of their lives, unraveling the enigmatic tapestry of their circumstance.



(ii) Employment Particulars

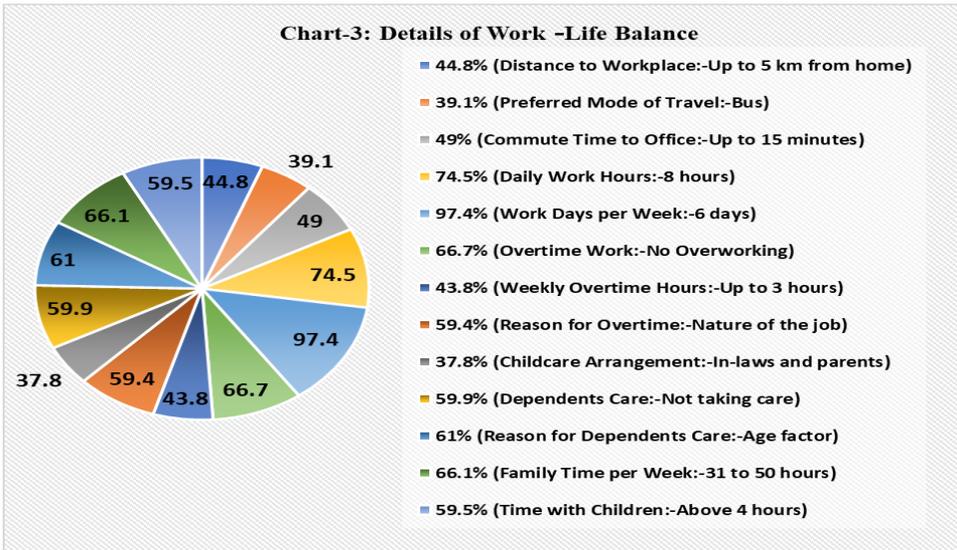
Unveiling the women employees' professional journey, the employment particulars section illuminates critical facets within the banking sector. These insights offer a comprehensive grasp of their organizational affiliations, job nature, office locations, prior experience, and satisfaction levels. By delving into these specifics, we not only highlight prevailing key

traits but also expose the trends and factors that influence their professional lives.



(iii) Details of Work- Life Balance

The work-life balance section delves into the intricacies of women employees' experiences in the banking sector. It explores various factors such as commute distance, preferred travel mode, daily work hours, and childcare arrangements. By analyzing these parameters, a holistic understanding of how they shape the work-life equilibrium is obtained. This examination not only reveals the majority trends but also provides insights into the challenges and opportunities faced by women professionals in managing their personal and professional commitments. Moreover, this analysis highlights the imperative for specialized policies and support mechanisms that address the distinct work-life equilibrium requirements of women in the banking sector, cultivating a more comprehensive and encouraging work milieu.



(iv) Level of Work-Life Balance

Women employees in the banking sector have their work-life balance assessed using a series of thought-provoking questions. A total of 24 questions are included in the survey, with answers being rated on a five-point scale. The range of scores assigned to these answers spans from one to five. Hence, the highest possible score a woman employee can achieve is 120. Each employee's score is then divided by 120 and multiplied by 100 to convert it into an index, which we call the 'Work-Life Balance' index.

Using this index, the women employees are categorized into three groups based on their work-life balance: those with a low level, those with a moderate level, and those with a high level. To determine these groups, quartiles are employed. Accordingly, women employees with a work-life balance index up to 41.34 are classified as having a low level of work-life balance. Those with an index ranging from 41.35 to 56.79 are considered to have a moderate level, while those with an index above 56.79 are seen as having a high level of work-life balance. Out of the 192 women employees, 29 (15.10%) fall into the low-level group, 136 (70.80%) fall into the moderate-level group, and the remaining 27 (14.10%) belong to the high-level group.

(v) Variables Associated with Level of Work-Life Balance

Thirteen variables namely, area of residence, age, marital status, educational qualification, type of family, number of members in the family,

holding children in the family, monthly income, location of office, distance from home to work place, time taken to reach the work place, period of working in the present job and hours of working in a day have been selected in order to test whether there exists any association between each of the variables and level of work-life balance. Chi-square test has been employed to test the association between the variables and level of work-life balance identified respectively. Levels of significance chosen are one and five per cent.

Table 1: Selected Variables and Level of Work-Life Balance

Variable	Ho - Null Hypothesis	d.f.	Chi-square Value	Table Value @5% or 1% Level	Interpretation
Area of Residence	Area of residence does not influence work-life balance for women employees	4	9.666	9.488	Null hypothesis rejected. Place of residence bears no significant association with work-life equilibrium for female workers.
Age	Age does not influence work-life balance for women employees	4	4.242	9.488	Null hypothesis rejected. Age insignificantly impacts work-life balance of female employees.
Marital Status	Marital status does not influence work-life balance for women employees	2	6.59	5.991	Disprove the null hypothesis at the 5% threshold. The marital status greatly influences the equilibrium between work and personal life for female workers.
Educational Qualification	Educational qualification does not influence work-life balance for women employees	6	18.241	16.812*	Refute the null hypothesis at the 1% threshold. Women's educational attainment profoundly influences the equilibrium between work and personal life.

Type of Family	Type of family does not influence work-life balance for women employees	1	1.241	5.991	Refute the null hypothesis at the 1% threshold. Women's educational attainment profoundly influences the equilibrium between work and personal life.
Members in the Family	Number of members in the family does not influence work-life balance for women employees	4	9.968	9.488	Null hypothesis rejected. Women employees find no significant association between family size and work-life balance.
Holding Children in the Family	Presence of children does not influence work-life balance for women employees	2	6.383	5.991	At a 5% level, reject the null hypothesis. Having children has a big influence on how well women employees combine work and life.
Monthly Income	Monthly income does not influence work-life balance for women employees	4	2.098	9.488	Reject the null hypothesis without success. Work-life balance among female employees is not substantially correlated with monthly income.
Location of Office	Location of office does not influence work-life balance for women employees	2	10.581	9.21*	At the 1% level, disprove the null hypothesis. The work-life balance of female employees is substantially impacted by the location of the workplace.
Distance from Home to Workplace	Distance from home to workplace is not associated with work-life balance for women employees	4	14.594	13.277*	At the 1% level, disprove the null hypothesis. Work-life balance for female professionals is greatly impacted by their commute time.

Time taken to reach the Office	Time taken to reach the office does not influence work-life balance	4	10.974	9.488	Reject the null hypothesis without success. Work-life balance is not strongly correlated with commute time.
Period of Working Experience	Period of working experience in present job does not influence work-life balance for women employees	4	11.362	9.488	Reject the null hypothesis without success. job-life balance among female employees is not substantially correlated with job experience.
Hours of Working in a Day	Hours of working in a day do not influence work-life balance	2	0.223	5.991	Reject the null hypothesis without success. Work-life balance is not substantially correlated with daily working hours.

** Significant at 1% level*

The investigation into variables concerning the equilibrium of work and personal life among female employees in the study uncovers those numerous factors—such as marital status, educational qualification, family structure, presence of children in the family, office location, commuting distance, commute duration, and job experience—are prominently intertwined with work-life balance, as demonstrated by chi-square values exceeding critical thresholds. Conversely, age and daily working hours do not display any noteworthy correlation, with chi-square values plummeting beneath critical thresholds. These revelations provide a comprehensive comprehension of the factors molding work-life balance for women in the workplace, enlightening potential interventions to cultivate a more harmonious equilibrium between work and personal life.

(vi) Determinants of Work-Life Balance of Women Employees

In this section, we delve into the enigmatic realm of the "Determinants of Work-Life Balance of Women Employees" using the mystical Friedman Rank Test. This test unravels the ethereal effects of diverse factors on the delicate equilibrium of work and life experienced by women employees. By assigning celestial ranks to individual statements, this mesmerizing analysis

illuminates the cosmic importance of various determinants in shaping the intricate tapestry of work-life balance for women in the study.

Table 2: Determinants of Work-Life Balance – Friedman Rank Test

Sl. No	Particulars	Mean Rank	Rank
1	By the time I come home from work I am so exhausted that I am left with no energy to interact with my family	13.90	8
2	The amount of time my job takes up makes it difficult for me to get sufficient time for myself or for my family, relatives and friends	13.94	6
3	I have to work on vacations	11.59	13
4	My job prevents me from giving the time I want to spend with my spouse or family and friends	14.17	4
5	Due to household responsibilities that I have to attend to, I am late for my work	10.04	21
6	Due to the demands at home, I cannot give my best at work	10.29	19
7	My responsibilities towards my family prevent me from completing my job-related work on time	10.22	20
8	I find difficult to concentrate at work because of family responsibilities and commitments	12.12	12
9	I get annoyed with my colleagues without his/her fault due to tensions at home	11.59	13
10	My responsibilities and commitment at family affect my behavior at work	10.87	18
11	I bring office work to home	9.30	22
12	At work I feel disturbed of the thought about what is happening at home	10.92	17
13	My family responsibilities take precedence over my commitments	12.89	9
14	I discuss family problems with my colleagues at work	11.54	14
15	I keep talking on phone to my family members when at work	11.05	16
16	After having done my office work, I am so much mentally drained that I have no enthusiasm to attend any function	13.93	7

17	My work hours have affected my physical fitness	12.18	11
18	My work arrangements have acted as a barrier to taking up voluntary activities	14.76	3
19	I miss family and social occasion because of extended work schedule	16.50	1
20	I don't find much time for my hobbies	16.14	2
21	Many times, I feel quitting my job as am not able to manage with job responsibilities and personal life	11.39	15
22	My work arrangements have acted as a barrier to taking up further education and training	14.17	4
23	My job responsibilities don't allow me to get enough sleep, exercise and healthy food	12.35	10
24	I don't get much support from organization when its utmost important to pay attention to family responsibilities	14.16	5

Test Statistics (a)

N	192
Chi-Square	372.631
d.f.	23
Asymp. Sig.	.000

The results of the Friedman Rank Test illuminate the key influencers on women employees' work-life balance. Among the factors examined, it becomes apparent that elongated work schedules, which hinder participation in family and social events, rise as the most dominant determinant with the highest mean rank. This suggests that the demand for extended work hours could potentially disrupt crucial family and social commitments. Additionally, the scarce availability of time for personal hobbies ranks second, accentuating the challenges women encounter in pursuing leisure activities. The analysis also underscores that work arrangements acting as barriers to voluntary activities and further education, as well as job responsibilities hindering sufficient sleep, exercise, and healthy eating, play a significant role in work-life balance. Conversely, factors such as deliberating family problems with colleagues, bringing office work home, and struggling to concentrate due to family commitments seem to exert comparatively lesser influence. These insights offer a valuable comprehension of the factors that

contribute to work-life balance challenges among women employees in the study.

(vii) Coping Strategies Adopted for effective Work-Life Balance

This section explores the "Coping Strategies for Optimal Work-Life Harmony" using the dynamic Friedman Rank Test. This test delves into the diverse methods women employees employ to achieve a harmonious equilibrium between their professional and personal lives. By assigning mean ranks to distinct strategies, this analysis unveils the comparative efficacy and prominence of each approach in fostering a triumphant work-life balance among women in the study.

Table 3: Coping Strategies Adopted for effective Work-Life Balance – Friedman Rank Test

Strategies for Work-Life Balance	Mean Value	Rank
Preparation of next day work on previous night	7.79	1
Use of personal vehicle rather than organization transport to save my time	6.16	9
Use organization transport to reach the office in time	5.2	12
Try to start 10 to 15 minutes before the stipulated time to reach the office comfortably	5.55	10
Plan work well in advance	7.26	2
Take support of parents or in-laws in case of emergency at workplace	7.23	3
Communicate personal needs to superiors in case of genuine matters	6.99	4
Prefer to keep kids in creches rather keeping with in-laws	5.44	11
Try to keep myself physically fit by doing exercises, yoga and diet	6.66	7
Convince my spouse and kids during stressful situation	6.71	6
Ignore small issues to focus on big issues	6.2	8
Network with the members of the community who can help in alternative arrangements	6.82	5

The Friedman rank test reveals that among the various aspects considered for finding out the mean value perception with regard to the strategy adopted for effective work-life balance among the selected women employees,

‘preparation of next day work on the previous night’ is ranked as first followed by ‘plan work well-in-advance’, ‘take support of parents and in-laws in case of emergency’, ‘communicate personal needs with superiors in case of genuine matters’, and so on. Further, it is identified that there exists a significant association among the employees’ perception with regard to various strategies adopted for effective work-life balance.

❖ **SUGGESTIONS TO THE WOMEN EMPLOYEES:**

- **Move-In Distance:** Female workers dwelling at a considerable distance from the office might contemplate moving nearer to alleviate the strain of commuting and reclaim precious time.
- **Upgrade your abilities:** Dive into advanced education and rigorous training to cultivate expertise that can pave the way for superior employment opportunities, fostering a more harmonious equilibrium.
- **Work Arrangement:** Discover an array of dynamic work arrangements that empower women to gracefully balance familial duties while unwaveringly upholding their professional dedication.
- **Enabling Atmosphere:** Banks might forge a nurturing ecosystem that caters to employees' familial exigencies, empowering them to harmonize their personal and professional duties.
- **Wellness Activities:** Promote well-being by launching vibrant wellness campaigns like yoga, meditation, and exhilarating physical endeavors to amplify physical and mental fitness, enriching the equilibrium between work and life.
- **Peer Assistance:** Create spaces for female employees to talk about their jobs, offer each other support and guidance, and build strong networks to assist each other balance work and family obligations.

❖ **CONCLUSION:**

In today's demanding work environment, the dance between work and personal life has gained momentous significance, necessitating meticulous attention. The pressures emanating from both spheres can contribute to stress, emphasizing the importance of upholding a robust work-life equilibrium. This study delves into unraveling the determinants of work-life balance and the tactics embraced for efficacious balance among women employees in public and private sector banks in Pollachi Taluk. The research unveils that a majority of women employees uphold a moderate level of work-life balance. Diverse factors encompassing area of residence, marital status, educational qualification, family size, child-rearing responsibilities, office location, commute distance, tenure in the present job, and working hours impact their

work-life equilibrium. Employing a comprehensive array of analytical tools, encompassing Simple Percentage, ANOVA, 't' Test, Chi-Square Test, and Friedman Rank Test, this study scrutinized the correlations between these variables and work-life balance. Amidst the variables explored, "forfeiting family and social occasions due to extended work schedules" emerged as the primary determinant wielding influence on work-life balance. Additionally, the study unearthed that certain coping mechanisms wield a pivotal role in augmenting work-life balance.

Based on the insights gleaned from this research, it is manifest that strategies such as "preparing next day's work on the previous night" wield utmost effectiveness in attaining work-life balance. Furthermore, prioritizing "planning work well in advance," "seeking support from parents and in-laws during emergencies," "communicating personal needs with superiors," and other akin approaches have been proven to be invaluable in fostering a harmonious work-life balance among women employees. The amalgamated findings underscore the need for implementing these strategies to facilitate the well-being of working women in the banking sector.

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