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Index

- **Corporate Social Responsibility for Sustainable Business09**
Ramshankar Varma
- **Study of Motivating Factors Among College Students to Use Online Food Ordering Services During COVID-19 Pandemic 14**
Abdul Kadir .N. Arsiwala
Prof.Dr. Anil .P. Sarode
- **A Study of Skill Development to Enhance the Employability of Commerce and Management Students 18**
Dr. A. P. Sarode
Mrs. P. A. Varma
- **A paper on Impact of Covid- 19 on Purchasing Behavior of Families26**
Mr. Shaileshkumar N. Pardeshi
- **The Impact Assessment of Financial Inclusion of Digital India Initiative With Special Reference To Khandesh.....29**
Prof. Dr. Anil P. Sarode
Dr. Gayatri D. Khadke
- **A Study of Digital India Initiatives of E-Governance with Special Reference to Khandesh37**
Kiran Bari
Prof.Dr. Anil P.Sarode
- **Stress Management and Work Life Balance of Female Employees Working in Banks45**
Dr. Sachin M. Prayag,
Dr. Sujata Chavan,
- **A Study of Impact of Covid 19 Pandemic on Telecom Networks and Operating Revenues ...48**
Moushami Ajay Saraf
Dr. Anil Sarode
- **A Study on Remote Working and its Impact on Professionals Working in IT/ITES Sector with Special Reference to Pune City53**
Mr. Vishvajit Suryakant Thigale
Dr. Manisha Purohit (Ph.D. Guide)
- **A Study on an Analysis of Occupational Health among Workers in Unorganized Sectors.....58**
Mr. Vishvajit Suryakant Thigale
Dr. Manisha Purohit
- **Effect of Social Media Marketing on Women Led Businesses in Jalgaon District.....62**
Dr. Kala Sanjay Khaparde
- **Impact of Covid 19 on Consumer Behaviour Towards Digital Payment65**
Prof.Sayalee K Patil
Prof.Dr.Anil P Sarode



Stress Management and Work Life Balance of Female Employees Working in Banks

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Abstract : The concept of work life balance is associated with the balance between work and other roles and responsibilities of an individual. It deals with fixing the prioritization between personal obligations and professional activities in an individual's life. The prime objective of this research work is to study the various factors influencing the balance between professional life i.e. job demand, job time, job stress etc. and family life like household demand, family support, etc. in the life of women working in banks. Many of the female bank employees work under stress. Stressful nature of work, constant monetary risk associated with job, size of the family affects their work- life balance. Proper time management is most effective remedy for balancing work life. Adopting techniques of emotional intelligence is vital to have good interpersonal relationship at workplace. Strong support from family helps every working women to handle every stressful situation in her professional life.

Key Words : Fair work life balance, quality family time, stressful job, Professional stress.

Introduction

Occupation stress generates at workplace which can be discuss in angles of physical and physiological impacts on the person working there. It get occur in the form of physical, mental or emotional strain. Work stress exists when the professional become unable to cover the job requirements and cannot perform up to the mark. When an individual fails to yield required results on account some discrepancies he/she started encountering work stress. This type of situation affects the personal health, level of efficiency up to remarkable level. Constantly changing job profile, nature responsibilities limited infrastructure at workplace, hamper the level of job satisfaction on one side. At the same time the level of job stress in female specifically married employees in this profession is more critical in comparison with male bank employees. As the female bank employees need to perform dual roles on both ground at a time. The professional responsibilities are not less than their male counterpart and they also need to perform their domestic

obligations too. This dilemma creates lot of work stress on the female bank employees. Her responsibilities towards her family in the role of mother, wife and daughter in law won't let her to take any excuses. Maintaining work life balance for her becomes a mess. This research is an attempt to study the state of work life balance of female bank employees. The concept of Work life balance is not only associated with having equal balance between work and personal obligations because proper balance for today may be differ for tomorrow. It also get varies from female to female and occupation to occupation. The sense of priority of every working woman might be different when she is unmarried and when she gets married and more often when she gets children. Thus, it will be different at different phases of life on the basis of priorities.

The role of banking sector in current economic scenario is crucial as operational horizon of banking sector has increased tremendously. Even though the number of cash transactions has get reduced but on the other hand the frequency of bank transaction in every aspect of trading has multiplied, which in turn increased the job burden of bank employees. Work stress of bank employees harms not only the efficiency of the employees it also affects overall institutional development. The generation of stress is common among all bank employees but its intensity changes in accordance with experience, time, job profile, level of competition, coordination among the employees etc. The aim of this study is to determine the factors responsible for stress of women working in banks and suggest possible remedies to counter those problems.

Key Concept /Definition

- Stress is a psycho-physiological condition occurs due to a 'perceived' threat. It is the psychological and physical state that results when the resource of the individual are not sufficient to cope with the demands and pressure of the situation.
- "Work Life Balance refers to the level of prioritisation between personal and

professional activities in an individual's life" – www.hrzone.com

- "A Comfortable State of equilibrium achieved between an employee's primary priorities of their employment position and their private life style" – www.businessdictionary.com
- Job Stress is a chronic disease caused by conditions in the work place that negatively affect an individual's performance and/or overall well-being of his body and mind.

Review of Literature

Fazlul Karim (2017) pursued his research paper relate to work stress among employees of state bank of India with an objective To analyse the factors causing work stress among employees working at State Bank of India in Karimganj district, Assam and to study the level of work stress among the employees of State Bank of India in Karimganj district, Assam

N. M. LOULY & Dr. K. Knniammal (2017) concluded that Work Life balance is an important area of Human Resource Management which is gaining more attention from policy makers, organisations, Management, researchers and employees. The pressure of work load and personal life can lead to stress. Therefore the organisations should give good working atmosphere, welfare facilities, and suitable working hours to the employees to balance their dual role that is work as well as personal life.

Umesh U (2016) stated that high work load, lack of cooperation from the impatient customers and increased responsibilities are major reasons that cause stress among the female bank employees in the banking sector. The private bank female employees suffer more than that of public sector. In his research paper he has also discussed that Many of the female bank employees reported that they are not able to balance the personal life and professional life. Extra work pressure and competition makes them to neglect the personal life. Other attributes like communication gap, inadequate resources, lack of skills etc. also increases the stress level of the female bank employees of middle level hierarchy cadre.

Research Scope

Times are changing as traditionally husband earns and wife stayed at home. Now in modern time the husband earns and the wife earns too. But the wife still cooks, washes and runs the house. In such a way traditional concepts of the woman the homemaker has not gone away from people's mind Therefore the present women are striving continuously for "Work Life Balance"

Many of the institution fail to achieve their goals just due to unsatisfied workforce and their stressful professional work life. Still in the era of the modern and

scientific management job satisfaction of the female employees remain unsolved. The present research tries to throw some light on them.

Object of the research

1. To know the factors causing imbalance between professional life and personal life of females working in banks
2. To study the state of their quality family life.
3. To get information about time she spends for her own.
4. To suggests the remedies to establish and maintain the work life balance

Research Methodology :

Both primary and secondary data source are used for the present study. A structured questionnaire is used to collect the responses from the female employees of the bank in the city.

- **Primary Data** –Filled up questionnaire from 50 respondents.
- **Secondary data** –Research papers ,internet based data of working women belongs to educational background

Hypothesis of the study :

1. Females working in banks can maintain work life balance properly. (H₀)

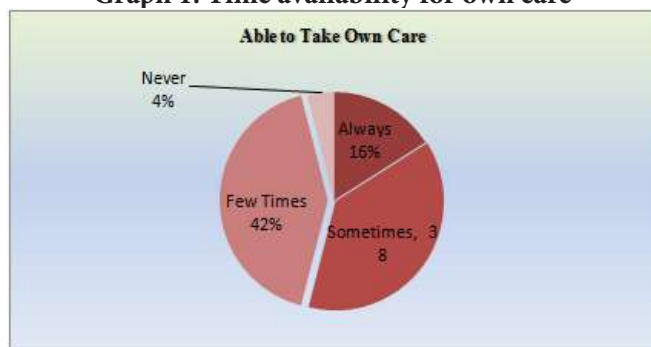
According to only 12% respondents the state of their Work Life balance is very good therefore the hypothesis is rejected

2. Professional stress affects family life. (H₁)

50 % respondents have stated that very few time they are able to spend quality family time hence this hypothesis is accepted

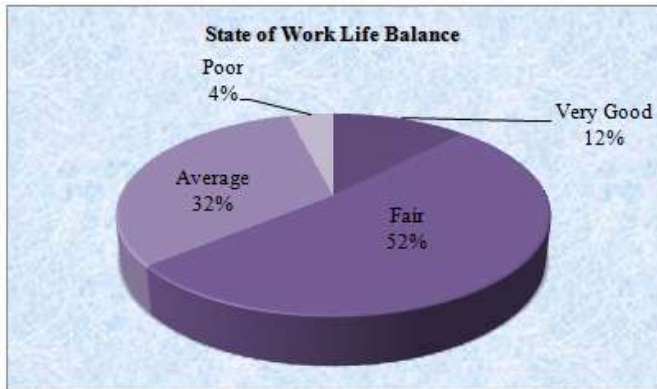
Data Analysis and Interpretation

Graph 1: Time availability for own care



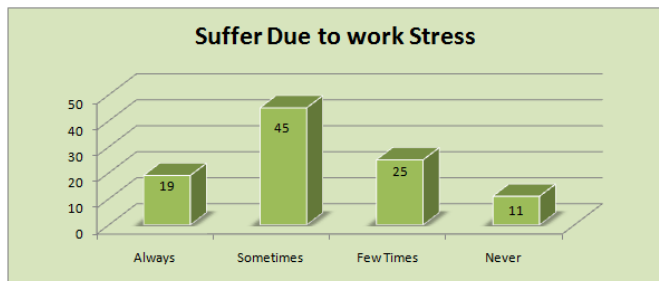
Only 16% of the respondents have stated that they are able to take care of their own at the same time 42% of the respondents have stated that few time they are able to take care of them selves.

Graph 2:- Opinion about the work life balance



Only 12% of the female working in banks have stated that their state of work life balance is very good at the same time 32% of them have straight way mentioned that the standard of their work life balance is average in nature.

Graph -3 Suffer due to work stress



19 % of the female working in banks have accepted that they always suffer due to work stress. According to 45% of female some time they suffer from work stress whereas only 19% respondents have reacted in a positive mode.

Table 1: Time for fitness and Meditation

Sr. No	Particulars	No of Respondents (in %)
1	Always	26
2	Sometimes	36
3	Few Times	20
4	Never	18
Total		100

Table-2 Frequency of spending Quality Time with family

Sr. No	Particulars	No of Respondents (in %)
1	Always	29
2	Sometimes	39
3	Few Times	28
4	Never	4
Total		100

Finding & Concussions

1. Family life and work life of females working in banks affects each other



2. After marriage and birth of baby the state of work life balance becomes difficult.
3. Support from family and colleagues help women working in banks to achieve better work life balance.
4. Women working in banks are not able to take care of their own generate work stress.

Suggestions :

1. Appropriate and professional Communication is essential between co-workers and most important these female bank employees should prepare work schedules which are compatible with responsibilities outside the job.
2. Every female bank employees can adopt remedies to deal stress like yoga and meditation, workouts should become a part of routine life.
3. Every working women either bank employees or other must try to maintain two separate compartments for personal life and professional life.
4. She should know how to maintain good interpersonal relationship with co-workers which is vital for work life balance.
5. Every working married women should possess proper time management skill.
6. All work responsibilities must be matched with her capabilities and resources at the same time roles and responsibilities are clearly defined.
7. Females working in banks need to use their skills and learn new skills affecting their professional life.

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