

"An Empirical Study on Stress and Work–Family Conflict as Drivers of Work–Life Imbalance among Women Bank Employees in Kerala"

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Abstract:

The Stress and Work-Family Conflict are the two important factors that leads to work life imbalance among women bank employees. Work–family conflict and occupational stress have emerged as critical challenges for women employed in the banking sector, often resulting in significant work–life imbalance. This study aims to identify and examine the key factors that contribute to work–family conflict and stress among women bank employees. The study is conducted in the state of Kerala and a sample of 372 women bank employees were selected by using stratified random sampling method. Using a structured survey administered to female employees across selected banking institutions, data were collected on workload, role clarity, family environment, dependent care, organizational support, and personal coping mechanisms. The findings revealed that Lack of insightful handiness, the dearth of role ambiguity, absence of management ethnicity and deprived work environment are the primary contributors to heightened stress levels and increased work–family conflict. These factors collectively lead to a pronounced imbalance between professional and personal life.

Keywords: Work Family Conflict, Stress, Women Bank Employees, Work Life Imbalance.

I. INTRODUCTION

The present study is an attempt to understand the role of stress and work family conflict and its impact on work life balance among women bank employees. Work Family Conflict occurs when an unhealthy balance exists between work and family life. It is a form of inter role conflict that arises due to pressures from work and family that are mutually incompatible. It leads to participation and performance in both roles difficult. There are two dimensions for WFC- work to family conflict and family to work conflict. It arises due to factors like individual factors, organizational factors, and family-based factors. It leads to job dissatisfaction, poor work life balance, unhealthy family relationship, lack of commitment in work and family life, mental stress, lower productivity, etc. Job stress is a type of stress caused by conditions in the work place that affect the performance of the employee in work place and family. job stress is the result of conflict between the role and needs of an individual employee and demands at the work place. It may be due to excessive work load, longer working hours, issues in the work place, job insecurity, family problems, etc. job stress may lead to several problems among employees such as depression, work family conflict, work life imbalance, lack of mental concentration, etc. Work–life imbalance among women employees is not only a personal issue but also an organizational concern, as it affects job satisfaction, productivity, absenteeism, and employee retention. Understanding the factors contributing to work–family conflict and stress is therefore essential for developing effective interventions and policies that promote healthier work environments.

II. SIGNIFICANCE OF THE STUDY

Women employees in banking sector experience a number of problems and stresses in their daily life because of their busy time schedule and the nature of work. This leads to work life imbalance and work family conflict among employees. Work family Conflict (WFC) may lead to work life imbalance and job dissatisfaction in most cases. So, the relationship between work family conflict and work life balance must also be identified in order to create loyal employees in the banks. This study holds substantial significance as it addresses a critical challenge faced by women in the banking sector—managing work responsibilities alongside family obligations in an increasingly demanding professional environment. By empirically examining how stress and work–family conflict contribute to work–life imbalance, the study provides valuable insights that can benefit multiple stakeholders. The study is significant to identify the factors that lead to stress and work family conflict leading to work life imbalance among women bank employees.

III. SCOPE OF THE STUDY

The present study is an employee-centric study related to stress and work family conflict of women employees working at various public, old private sector and new private sector banks in Kerala. The paper examines various factors that leads to stress and work family conflict among women bank employees in Kerala.

IV. OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. To determine the factors causing work family conflict and stress and thereby work-life imbalance among the women bank employees.
2. To find out the effects of Work Family Conflict among women Bank Employees.

V. HYPOTHESES OF THE STUDY

1. There is no significant differences in the factors cause work-family conflict and stress leading to a work-life imbalance of women bank employees in Kerala.
2. There is no difference in the opinion of SBI, Federal Bank and ICICI women bank employees on the effects of work-family conflict.
3. There is no linear relationship between Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment on Effects of work-family conflict.

VI. RESEARCH METHODOLOGY

The population of the study constitutes the women bank employees in Kerala. For the study, respondents from three sectors were identified viz, Public Sector Banks (PSBs), Old Private Sector Banks (OPBs) and New Private Sector Banks (NPSBs). From the Public Sector, SBI was selected. Federal bank was selected from Old Private Sector Bank and ICICI bank was selected from New private sector banks. The sample size of the study is 372. 124 employees were selected from each category of bank. They are selected by using stratified random sampling method. Both primary and secondary data are used for the study. Primary data is collected from women bank employees in Kerala and secondary data from books, journals and internet. Questionnaire was used for collecting data. The statistical tools such as percentage, mean scores, standard deviation, scaling etc. are used for data analysis. The hypotheses were tested using correlation, Brown-Forsythe Robust Tests of Equality of Means and multiple regression analysis.

VII. RESULTS AND DISCUSSION

There are various factors that leads to work family conflict and stress among women bank employees. It includes work related factors, family related factors, organization related factors, etc. Kaiser-Meyer-Olkin Measure of Sampling Adequacy showed that there is high adequacy of the sample, which is clear

as per the CV of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (0.861). Bartlett's Test of Sphericity is significant as the p-value is less than 5%. This means, there is an association among the components forming the factors cause work-family conflict and stress leading to a work-life imbalance of women bank employees in Kerala.

Table – 1

KMO and Bartlett's Test- Work-family conflict and stress	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.861
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	Sig.
	6365.501
	190
	.000

Source: Primary data

Table – 2: Rotated Component Matrix – Work-family conflict and stress

Work-family conflict and stress	Component			
	1	2	3	4
Lack of insightful handiness				
Issues in family and at the workplace	.903	.073	.072	.004
Non-co-operation from the peer groups	.883	.136	-.002	-.001
Frequent transfer	.873	.034	.020	.082
Lack of sufficient leave	.857	.050	.215	.091
Non-co-operation from customers	.821	.050	.104	.139
Poor working conditions	.784	.048	.276	.108
Lack of time to do the official work as well as household work	.777	.064	.130	.140
The dearth of role ambiguity				
Lack of career growth and development	.126	.863	.193	-.014
Lack of cooperation and support of the superior	.105	.857	.158	.119
Lack of family support	.205	.790	.229	-.158
Dependent care (child and adult)	-.049	.740	.104	-.016
Lack of time to sleep well	.179	.665	.256	.186
Lack of role clarity	-.191	.657	.222	.160
Over time work at the bank	.147	.628	.455	.081
Absence of management ethnicity				
Lack of refreshment and recreational activities	.239	.179	.849	-.274
Delay in the processed result	.065	.359	.825	.210
Unnecessary quarrel in the work premises	.211	.348	.813	.025
Hectic number of customers during working hours	.104	.377	.791	.260
Deprived Work environment				
Failure of the system and other infrastructure	.290	.066	.046	.896
The long journey to the workplace	.281	.339	.353	.386
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations.				

Source-Primary data

The Work-family conflict and stress leading to a work-life imbalance of women bank employees in Kerala furnish four most significant responses. The coefficient value of the following components namely 'Issues in family and at workplace' (0.903), 'Non co-operation from the peer groups' (0.883) ,

‘Frequent transfer’ (0.873), ‘Lack of sufficient leave’ (0.857) , ‘Non co-operation from customers’ (0.821), Poor working conditions (0.784) and ‘Lack of time to do the official work as well as household work’ (0.777) is high in the first factor and is termed as **“Lack of insightful handiness”**.

The coefficient value of the following components namely ‘Lack of career growth and development’ (0.863), ‘Lack of cooperation and support of the superior’ (0.857), ‘Lack of family support’ (0.790), ‘Dependent care (child and adult)’ (0.740), ‘Lack of time to sleep well’ (0.665), Lack of role clarity (0.657) and ‘Overtime work at bank’ (0.628) ‘is high in the second factor and is termed as **“The dearth of role ambiguity”**’.

The coefficient value of the following components namely ‘Lack of refreshment and recreational activities’ (0.849), ‘Delay in the processed result’ (0.825) , ‘Unnecessary quarrel in the work premises’ (0.813) and ‘Hectic number of customers during working hours’ (0.791) is high in the third factor and is termed as **“Absence of management ethnicity”**’.

The coefficient value of the following components namely ‘Failure of the system and other infrastructure’ (0.896) and ‘Long journey to the workplace’ (0.386) is high in the fourth factor and is termed as **“Deprived Work environment”**’.

Table – 3: Effects of work-family conflict - Brown-Forsythe Robust Tests of Equality of Means

Effects of work-family conflict		Statistic	df1	df2	Sig.
WFC brings job dissatisfaction.	Brown-Forsythe	.541	2	368.200	.583
WFC reduces job performance and quality of work	Brown-Forsythe	.947	2	368.409	.389
WFC increases absenteeism	Brown-Forsythe	.895	2	364.619	.410
WFC increases job stress	Brown-Forsythe	1.281	2	367.199	.279
WFC creates issues in family life	Brown-Forsythe	1.533	2	363.270	.217
WFC creates depression and other health issues	Brown-Forsythe	.452	2	360.192	.637
WFC reduces your commitment to the bank	Brown-Forsythe	.633	2	366.199	.532
WFC creates the poor working condition	Brown-Forsythe	1.483	2	366.251	.228
WFC reduces your work life balance	Brown-Forsythe	1.658	2	367.833	.192

Source: Primary data

The statistical significance of the statements in the variable effects of work-family conflict was tested with the support of Brown-Forsythe Robust Tests of Equality of Means. All the statements are statistically not significant, as the p-value is greater than the accepted level of significance (5%). This implies there is no difference in opinion of SBI, Federal Bank and ICICI women bank employees on the effects of work-family conflict.

Table – 4: Model Summary – Effects of work-family conflict

Durbin-Watson	R	R Square	Adjusted R Square	Std. error of the Estimate
2.238	.548 ^a	.300	.295	.83547

Model		Sum of Squares	df	Mean Square	F	Sig.
Anova Test	Regression	110.040	3	36.680	52.550	.000
	Residual	256.168	367	.698	Result	
	Total	366.207	370		Significant	
a. Dependent Variable: Effects of work-family conflict						
b. Predictors: (Constant), Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment						

Source-Primary data

The dependent variable is Effects of work-family conflict and the independent variables are Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment. Anova Test was done to examine the model fit of the prediction based on the regression. Since the p-value is under the desirable limit ($P=0.000$; $P<5\%$), the model is assumed to be fit. That is, Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment have control over the Effects of work-family conflict of women bank employees in Kerala. That means, when Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment changes, the Effects of work-family conflict among women bank employees in Kerala also change. Thus, the null hypothesis is rejected. The accuracy of the prediction is based on the R Square value and it is 0.300. This implies the prediction is accepted to the extent of 30% true. This explains the fact that Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment in the model account only for 30% variance in the dependent variable Effects of work-family conflict among women bank employees in Kerala. The correlation among the variable is 54.8%. Also, the Durbin-Watson value $2.238 > R$ Square value (0.30), the Regression is not spurious.

Table-5: Results of Hypotheses Testing

Null Hypotheses	Result
There is no significant differences in the factors cause work-family conflict and stress leading to a work-life imbalance of women bank employees in Kerala.	Ho rejected
There is no difference in opinion of SBI, Federal Bank and ICICI women bank employees on the effects of work-family conflict.	Ho accepted
There is no linear relationship between Lack of insightful handiness, The dearth of role ambiguity, Absence of management ethnicity and Deprived Work environment on Effects of work-family conflict.	Ho rejected

VIII. CONCLUSION

The present study on “*Stress and Work-Family Conflict as Drivers of Work-Life Imbalance among Women Bank Employees in Kerala*” highlights the complex and interrelated challenges faced by women in the banking sector. The findings reveal that excessive workload, prolonged working hours, frequent transfers, system inefficiencies, and limited opportunities for relaxation significantly contribute to heightened stress levels. Additionally, family-related responsibilities, lack of support at home, and

inadequate cooperation from colleagues further intensify work–family conflict. The study reveals that women bank employees in Kerala experience work–family conflict and job stress primarily due to extended working hours, frequent transfers, system-related issues, inadequate opportunities for relaxation, challenges arising from both family and workplace environments, lack of cooperation from colleagues, and insufficient support with household responsibilities. These stressors collectively contribute to job dissatisfaction and a decline in job performance and work quality. Although the negative impact of work–family conflict is assessed as moderate, it is more consistently reported among women employees in public sector banks. Overall, the findings underscore the need for organizational interventions—such as flexible work arrangements, improved support systems, and stress-management initiatives—to enhance the well-being and productivity of women in the banking sector. Overall, the study underscores the urgent need for organizational and policy-level interventions—such as flexible work arrangements, stress-management programs, improved workplace support mechanisms, and family-friendly policies—to foster a healthier work environment. Addressing these issues is crucial for enhancing employee well-being, sustaining productivity, and promoting a more balanced and inclusive workforce in the banking sector of Kerala.

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