International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Challenges Faced by Women Employees Working in Selected Private Sector Banks in Kozhikode District

Dr. N. Pasupathi[1], Mrs. Sneha Lucy Joy[2]

[1]Associate Professor, PG & Research Department of Commerce, Park's College (Autonomous), Tirupur – 641 605,
[2]Ph.D Research Scholar (Full - Time), PG & Research Department of Commerce, Park's College (Autonomous), Tirupur – 641 605,

ABSTRACT:
The study focuses on major issues such as workload, work pressure, working hours, career advancement, workplace relationships and work-life balance. It also examines the difficulties experienced by women employees in managing professional responsibilities along with family commitments. The study seeks to identify the factors that influence their job satisfaction, performance, psychological well-being and career development. Special attention is given to challenges related to customer handling, target achievement, extended working hours and managerial responsibilities. The study also considers the organizational support and facilities available to women employees for managing workplace and family responsibilities. Further, it attempts to understand the coping strategies adopted by women employees to overcome the challenges encountered in their professional life. The findings are expected to provide useful insights for private sector banks to formulate supportive policies and practices for women employees. The study ultimately aims to suggest suitable measures for reducing workplace challenges and promoting the professional growth, well-being and effective participation of women employees in the banking sector.

Keywords: Challenges, Women Employees and Private Sector Banks in Kozhikode District

I. INTRODUCTION

The modern workplace consists of people from different cultures, backgrounds and social groups, including both men and women. Changes in the global economy have created new opportunities for women and have increased diversity in organizations. However, men and women may still differ in their opportunities because of social traditions, economic conditions and family support. In India, men have traditionally received greater opportunities for education and career development. Parents have also historically given more importance to the educational needs of boys. As a result, men have generally had better access to family and social support, while women were often expected to remain at home and take care of the family. Traditionally, Indian women were mainly considered homemakers. However, the increasing cost of living has encouraged many women to work and contribute to family income. In the past, women were mainly trained to manage household responsibilities. Over time, Indian society has changed, and women have received greater opportunities to pursue education. Today, women are not only graduates and postgraduates but also professionals with technical and managerial qualifications. As a result, more women are entering employment to support their families and improve their standard of living. The increasing number of educated women working in professional, technical, industrial and managerial positions has also led to a rise in dual-career families.

Although more Indian women are working outside the home, society still considers men to be the main earners of the family. Women therefore continue to face cultural and social barriers at the workplace. They often have to manage both their professional careers and domestic responsibilities. Although the law provides equal rights to men and women, their roles in Indian society are still different. Women are generally expected to take responsibility for household work, childcare and other family activities. Women often face the difficult choice of managing a career along with their domestic responsibilities. In many families, household work is still mainly considered the responsibility of women. Men may support their wives in continuing their jobs but may not always share household duties equally. As a result, working women may have very little time for rest, personal activities or self-care. This can increase their stress and affect their overall well-being.

The shift from joint families to nuclear families has also increased the responsibilities of working women. In joint families, women could receive support from other family members in managing household activities. In nuclear families, women often have to manage both household and workplace responsibilities with limited support. Therefore, social and family support is important for working women to maintain a proper balance between paid employment and unpaid household work. Such support may come from spouses, family members, relatives or hired domestic workers. Providing adequate support can help women reduce stress, improve their work-life balance and participate more effectively in their professional careers..

II. STATEMENT OF THE PROBLEM

The banking sector has changed rapidly due to increasing competition, new technology and changing customer expectations. Women employees play an important role in private sector banks and contribute to the success of their organizations. However, they often face difficulties in managing their work responsibilities along with family and personal commitments. Banking jobs may involve heavy workloads, customer service, sales targets and administrative duties. Employees in positions such as cashier, loan officer, portfolio manager and assistant branch manager may need to work beyond regular hours. Long working hours can reduce the time available for family responsibilities and personal activities. Women employees may also face difficulties in accepting transfers, promotions and higher-level positions due to family commitments. Workplace relationships with colleagues, subordinates and customers may create additional challenges. Managing authority and coordinating with male subordinates can sometimes be difficult for women employees. Lack of flexible working arrangements, supportive supervision and adequate organizational support may increase their work pressure. These challenges can affect their mental well-being, job satisfaction, work performance, productivity and career development. Therefore, it is important to identify the major workplace, career, interpersonal and work-family challenges faced by women employees. The present study examines these challenges among women employees working in selected private sector banks in Kozhikode District, along with their coping strategies and the organizational support available to them.

III. OBJECTIVES OF THE STUDY

The main objectives of the present study are as follows

1. To study the socio-economic and demographic profile of the women employees working in selected private sector banks in Kozhikode District.
2. To analyze the challenges faced by women employees working in selected private sector banks in the study area.
3. To offer suitable suggestions to improve the working performance of women employees working in selected private sector banks in Kozhikode District.

IV. HYPOTHESIS OF THE STUDY

Null Hypothesis: There is no significant relationship between demo graphic factors and challenges faced by women employees working in selected private sector banks in Kozhikode District.

V. RESEARCH METHODOLOGY AND RESEARCH DESIGN

5.1 Sources of Data

The current study is descriptive in nature. The study is focused on challenges faced by women employees working in selected private sector banks in Kozhikode District. In this study primary data have been used. Primary data is a type of information that is obtained directly from first-hand sources by means of surveys, observation or experimentation. It is data that has not been previously published and is derived from a new or original research study and collected at the source.

The study mainly based on primary data. There are several methods of collecting primary data like questionnaire and case studies so on. The primary data was collected by the respondents from selected research area of Kozhikode District through a well designed questionnaire.

5.2 Sample Selected for the Study

The researcher has adopted convenient sampling for the following reasons as follows. Structured questionnaire meant for the respondents was prepared to collect required primary data. This questionnaire was accurately prepared and duly pre-tested to confirm its appropriateness to execute it for the final survey. Top five private sector banks of Kozhikode District are considered to be the primary respondents of the final survey such as HDFC Bank, ICICI Bank, Federal Bank, Axis Bank and South Indian Bank these top five private sector banks with a strong network and high customer trust in the Kozhikode District. From the study, the above mentioned top private sector banks are selected randomly from the research area for collecting the data to test the questionnaire to construct the final structured questionnaire. After testing, required modifications were made in the questionnaire to fit in the track of the present study. Therefore, convenient sampling technique to some extent is adopted for the selection of the respondents for the study. In this connection the researcher used 150 respondents were selected for the study by adopting the method of convenient sampling technique.

5.3 Statistical Tools

The primary data collected from the respondents were analyzed and presented in the form of tables are used. The entire statistical test in this study was carried out at 5% and 1% level of significance. In this present study the following statistical tools are used i.e., Simple Percentage Analysis and Kruskal Wallis Test.

VI. LIMITATIONS OF THE STUDY

1. The research study is limited to Kozhikode District. The research findings may not generalize to other area.
2. Totally 150 samples were taken under a convenient sampling method. The result may not generalize to the total population.

VII. REVIEW OF LITERATURE

Review of literature has significant relevance with any research work due to literature review the possibility of repetition of study can be eliminated and another dimension can be selected for the study. Many researchers have been conducted to analyze the various aspects of challenges faced by women employees working in selected private sector banks. A number of studies are available and for the purpose of clarity the studies are reviewed and presented as follows.

Banerjee (2024)[1] This study is based on the contemporary issue of work-life balance of women employees working in the banking sector. Work-life balance for women employees is highly desirable; if there is no job satisfaction, consistency in life, it can create a dilemma for them. Work-life balance requires attaining equilibrium between professional work and personal work, so that it reduces friction between professional life and domestic life. The ultimate performance of any organization depends on the performance of its employees, which in turn depends on numerous factors, including personal, professional, or both.

Priya and Ahamed (2024)[2] The study reveals the effective management of roles at work and roles at home among female bank employees, as it has always been a challenge for them. A well-balanced work domain and family domain tend to make people feel more motivated. The study also discusses the strategies adopted by female bank employees of Idukki district in Kerala. The sample size of 100 is taken for the study. The responses are collected using a structured questionnaire, and SPSS software is used for data analysis.

Shrestha and Poudel (2024)[3] The objectives of the study are to identify the crucial factors affecting the work-life balance (WLB) of female human resources in selected commercial banks in Nepal and to determine the influence of crucial factors affecting work-life balance on the work-life balance of female human resources in selected commercial banks in Nepal. Judgmental sampling techniques were applied to collect data from respondents. Inferential statistics were applied to analyze data. Regression analysis reveals that family support, workplace support, time management, and financial assistance have significant effects on WLB. It can be concluded that these components can increase WLB. Just opposite to them, child care and workload have insignificant effects on WLB. So, they cannot increase WLB in commercial banks in Nepal. Banks have to make pregnancy policies for female professionals in commercial banks. Also, banks should make compressed work weeks, flextime, and part-time facilities to satisfy the family's needs. Policies of health insurance, paid leave, and better holiday policies can enhance the work-life balance of the human resources and reduce their workload.

Vikas and Mathur (2024)[4] This study highlights the critical need for studies examining women's WLB. Finding out what factors most affect women's WLB is the primary objective of this study. 310 bank employees had their personal information gathered. Some exploratory methods that were used to evaluate the data were path analysis, structural equation modelling, factor analysis, and correlation. There was a strong correlation between workload, organizational support, and family support, as well as WLB. Companies can use this kind of information to zero in on the exact variables that increase WLB.

Maharani and Haeba Ramli (2024)[5] This study investigates the effect of Family-Supportive Supervisor Behaviour (FSSB), work-life balance, job satisfaction, motivation, and job performance among married private employees in Indonesia. The result showed that FSBB, job satisfaction, and motivation have a positive effect on job performance. FSSB also has a positive effect on motivation. Work-life balance and motivation also positively influence job satisfaction. Another finding showed that work-life balance has no effect on the performance of married private employees. Based on testing the indirect relationship, there are two mediating roles whose results are significant, namely, motivation mediates the relationship between FSSB and job performance. In addition, job satisfaction mediates the relationship between motivation and job performance. Namely FSSB, work-life balance, motivation, job satisfaction and performance. The study contributes to the literature that family-supportive supervisor behaviors can increase motivation and job performance, especially among married private employees.

Anucia and Thangasundari (2025)[6] This study investigates the impact of work-life balance (WLB) on women employees in the banking industry. Data was collected through structured questionnaires from 300 women working in various banks. The findings highlight the significance of effective WLB policies in enhancing job satisfaction, commitment, and overall well-being of women employees, thereby contributing to organizational productivity and societal development. Workforce Planning Recognizes the predominance of young, less experienced employees and implements mentorship and skill development programs to foster growth and retention. Gender Balance Initiatives Given the male dominance, consider strategies to promote gender diversity and address any gender-specific issues. Income and Role Alignment Moderate income levels suggest scope for reviewing compensation or benefits to attract and retain talent, especially for higher roles.

Herenz and Rani (2025)[7] This study examines Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks to identify key challenges and assess the influence of workplace culture on women's lifestyle. The research is based on primary data collected from 200 women employees working in both public and private sector banks, with equal representation from government and private banks. The results reveal that work-life balance challenges are significantly influenced by workload, career pressure, job stress, childcare support, and time availability, with the regression model explaining 42% of the variance ($R^2 = 0.420$, $F = 28.094$, $p < 0.001$). Further findings show that workplace culture and work-life balance have a strong impact on women's lifestyle, accounting for 42.2% of the variance ($R^2 = 0.422$, $F = 28.324$, $p < 0.001$), where social relationship impact and health impact emerged as major predictors. Reliability analysis confirmed strong internal consistency with Cronbach's alpha values of 0.781 and 0.834. The study concludes that supportive organizational policies and flexible work practices are essential to improve the lifestyle and well-being of women employees in the banking sector.

Mohideen, Usman and Varshini, Gokula (2025)[8] This study explores the QWL among women employees in the banking industry, focusing on the factors that influence their professional experiences and overall well-being. Through a comprehensive review of existing literature and empirical analysis, the paper examines key elements of QWL, such as job security, work conditions, career development opportunities, work-life balance, and the psychological work environment. The study highlights the specific pressures women encounter, including gender biases, work-family conflicts, and limited career advancement prospects, which collectively influence their quality of work life. The findings suggest that improving QWL for women in banking requires targeted interventions, including supportive organizational policies, flexible work arrangements, mentorship programs, and a workplace culture that promotes gender equality. The research emphasizes the importance of fostering a more inclusive and supportive work environment, which can lead to higher employee satisfaction, productivity, and retention. This study offers valuable insights for policymakers, HR professionals, and banking institutions seeking to enhance the work-life quality of women employees and promote diversity in the financial sector.

Prajapati and Punjabi (2025)[9] This study aims to analyze work-life balance practices in Axis Bank, evaluating their effectiveness, challenges, and impact on employee well-being and organizational performance. The research adopts an analytical approach, utilizing surveys and interviews with Axis Bank employees across various branches. Key aspects examined include flexible work arrangements, remote work opportunities, leave policies, workload distribution, stress management initiatives, and the role of leadership in fostering a supportive work environment. The study also explores gender-specific challenges and the impact of technological advancements on work-life integration. The findings reveal that while Axis Bank has implemented several initiatives to enhance work-life balance, challenges such as long working hours, high job pressure, and limited flexibility remain prevalent. Employees who experience a better work-life balance report higher job satisfaction, reduced stress, and increased productivity. However, gaps in policy implementation and cultural barriers often hinder the full effectiveness of these initiatives. The study concludes by offering recommendations to improve work-life balance in Axis Bank, such as introducing more flexible work options, enhancing mental health support, improving workload management strategies, and fostering a culture that prioritizes employee well-being. By strengthening these initiatives, Axis Bank can not only enhance employee satisfaction and retention but also improve overall organizational performance.

Wahyuni, Al Musadieq, Prasetya and Arifin (2025)[10] This article is relevant for banks and future researchers, as few studies to date have applied this theoretical lens to similar models. Millennial employees in Indonesia's banking sector play a significant role in the industry's development, with a strong emphasis on achieving work-life balance. However, this balance is often affected by high work pressure and performance demands. While employees seek flexibility and meaningful work, many experience dissatisfaction with existing welfare policies, which are deemed ineffective. Gender also influences these dynamics: female employees tend to value policies that support personal responsibilities, while male employees engaged in family life report higher levels of job satisfaction. Grounded in Social Exchange Theory, this study highlights the reciprocal relationship between organizations and employees, as when companies support work-life balance, employees feel valued, resulting in increased job satisfaction. This literature review addresses a gap in existing research by proposing a conceptual framework that positions gender as a moderating factor in the relationship between work-life balance and job satisfaction.

III. DATA ANALYSIS AND INTERPRETATION

8.1 Socio Economic Profile of the Women Employees with Simple Percentage Analysis

In this article presents the various Socio-economic characteristics like Age, Educational Qualification, Monthly Income, Designation, Experience, Marital Status and Number of Family Members in the Family are plays an important role in influencing challenges faced by women employees working in selected private sector banks in the study area Hence, they have been taken into account to assess their behaviour and attitudes.

Simple percentage analysis is one of the basic statistical tools which is widely used in analysis and interpretation of primary data. It deals with the number of respondent response to a particular question in percentage arrived from the total population selected for the study.

8.1.1 Age of the Respondents

Age is studied to understand how different age groups of women employees experience and manage work and personal responsibilities. Different age groups may have varying family commitments, career expectations, energy levels, and coping abilities, which can influence their work-life balance. Therefore, analyzing age helps identify whether work-life balance differs significantly among women employees in private sector banks in Kozhikode District. For the purpose of this study, it has been classified into four categories viz., below 25 years, 26 to 35 years, 36 to 45 years above 45 years.

It is seen from Table 1 that 40.00 per cent of the women employees belong to below 25 years, 28.67 per cent of the employees belong to 26 to 35 years of age, 19.33 per cent of the women employees belong to 36 to 45 years of age group and 12.00 per cent of the employees are above 45 years old. The reason behind the age category was dominated by the youth responders with 10.00 per cent under the age group of below 25 years.

8.1.2 Educational Qualification of the Respondents

Education has a major role and helps to adapt modern principles and techniques. For this concern, the educational status of the respondents is divided into four groups such as Under Graduates, Post Graduates, Professional Degree and Others.

It is discussed from the Table 1 evident that 40.67 per cent of the women employees are completed under graduates, 34.67 per cent of the employees are qualified post graduates, 17.33 per cent of the employees are qualified professional degrees and 07.33 per cent of the women employees are qualified others like diploma and some other programmes. It is stated from the analysis that the greater parts (40.67 per cent) of the women employees are completed under graduates.

8.1.3 Monthly Income of the Respondents

The monthly income decides the background of a person or the family. It is the yardstick to perceive the standard of living. For the intention of this study, it has been divided into four types viz., below Rs.25,000, Rs.25,001 to Rs.50,000, Rs.50,001 to Rs.75,000 and Above Rs.75,000.

The table 1 explored that 32.00 per cent of the women employees monthly income is below Rs.25,000, 38.00 per cent of the employees monthly income is the range of Rs.25,001 to Rs.50,000, 16.67 per cent of the employees family monthly income is Rs.50,001 to Rs.75,000 and 13.33 per cent of the employees family monthly income is above Rs.75,000.

8.1.4 Designation of the Respondents

Women employees in different designations may have varying workloads, working hours, decision-making responsibilities, job pressures, and opportunities for flexibility. Comparing designations helps identify which groups face greater difficulties in balancing professional and personal responsibilities and supports the development of suitable workplace policies in private sector banks.

The data reveal (Table 1) that 50.67 per cent of the women employees are working as Clerks, representing the largest proportion of the respondents. This is followed by Cashiers at 38.00 per cent, while only 11.33 per cent of the respondents hold the position of Managers. The findings indicate that the majority of women employees in the selected private sector banks are concentrated in clerical and cashier-level positions, whereas managerial representation is comparatively low.

8.1.5 Working Experience of the Respondents

The working experience of the women employees with different levels of experience may differ in their ability to manage job responsibilities, workplace stress, family commitments and adjustment to banking work. Examining experience helps identify whether newer or more experienced employees face greater challenges in maintaining a healthy balance between their work and personal life. For the reason of this study, it has been divided into five categories viz., Less than 5 years, 5 to 10 years, 10 to 15 years, 15 to 20 years and More than 20 years.

Out of 150 respondents or women employees, the 36.00 and 28.00 per cent of the employees are having less than five years and 5 to 10 years of experience respectively, followed by 14.67 per cent of the employees are 10 to 15 years of experience in the field, 12.00 per cent of the employees are 15 to 20 years of experience and 09.33 per cent of the women employees are having more than 20 years of experience in this profession. Finally maximum i.e., 36.00 per cent of the respondents are having less than five years of experience in the study area.

8.1.6 Marital Status of the Respondents

Marital status of sample respondents is classified based on their social position, because in society the marital status is also one of the major factor as well as status symbol. Hence the respondents are classified into two groups namely married and unmarried. The details are furnished in the table 1.

It is stated from the Table 1 discloses that 52.00 per cent of the women employees are married whereas 42.00 per cent of the employees are unmarried. It is found from the analysis that, here the most (52.00 per cent) of the women employees are married and matured.

8.1.7 Number of Family Members in the Family

The number of family members in the families of women employees in private banks provides valuable insights into various aspects of their lives, including work-life balance, financial stability, support systems, community impact, resource allocation needs, healthcare behaviors and professional development opportunities.

It is examined from the Table 1 that, the 54.67 per cent of the women employees are from three to four members of the family, 36.67 per cent of the employees are one to two members of the family and 08.66 per cent of the employees are more than four members of the family. In majority (54.67 per cent) of the women employees are from three to four members of the family.

8.2. KRUSKAL WALLIS TEST

Demographic Factors and Challenges faced by Women Employees Working in Selected Private Sector Banks in Kozhikode District

The Kruskal-Wallis H test is a rank-based nonparametric test that can be used to determine if there are statistically significant differences between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the nonparametric alternative to the one-way ANOVA, and an extension of the Mann-Whitney U test to allow the comparison of more than two independent groups. In other words, the Kruskal Wallis statistic measures how much the group ranks differ from the average rank of all groups.

8.2.1. Age of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees belong to above 45 years old tend to have lower values than the other variables with the mean rank of 104.23. The women employees are below 25 years have larger values than the other variable with the mean rank of 187.24. The Kruskal Wallis test determines the relationship between the challenges faced by women employees working in selected private sector banks and age group.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of age of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of age of the respondents.

8.2.2 Educational Qualification of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees educational qualification 'others' that is diploma or certificate courses tend to have lower values than the other variables with the mean rank of 102.07. The women employees qualified from under graduates have larger values than the other variable with the mean rank of 184.21. The Kruskal Wallis test determines the relationship between challenges faced by women employees working in selected private sector banks and their educational qualification.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of educational qualification of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of educational qualification of the respondents.

8.2.3 Monthly Income of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees monthly income above Rs.75,000 tend to have lower values than the other variables with the mean rank of 120.50. On the other hand the women employees incomes below Rs.25,000 have larger values than the other variable with the mean rank of 132.92. The Kruskal Wallis test determines the relationship between the challenges faced by women employees working in selected private sector banks and monthly income.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of monthly income of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of monthly income of the respondents.

8.2.4 Designation of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees' designation or position like clerks tend to have lower values than the other variables with the mean rank of 143.65. The women employees who are top position such as manager have larger values than the other variable with the mean rank of 132.13. The Kruskal Wallis test determines the relationship between the challenges faced by women employees working in selected private sector banks and designation or position.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of designation of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence, there is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of designation of the respondents.

8.2.5 Working Experience of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees' working experience more than 20 years tend to have lower values than the other variables with the mean rank of 101.97. The women employees who are earned less than 5 years have larger values than the other variable with the mean rank of 196.38. The Kruskal Wallis test determines the relationship between the application of human resource practices for private banks women employees and working experience.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of working experience of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence, there is no significant relationship between application of human resource practices for private banks women employees and the mean rank of working experience of the respondents.

8.2.6 Marital Status of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees' marital status unmarried tend to have lower values than the other variables with the mean rank of 106.48. The married status of the women employees has larger values than the other variable with the mean rank of 1115.07. The Kruskal Wallis test determines the relationship between the challenges faced by women employees working in selected private sector banks and marital status.

H_o : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of marital status of the respondents

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence, there is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of marital status of the respondents.

8.2.7 Number of Family Members of the Respondents

In the table 2 Kruskal Wallis test, values of the variables are ranked for each case. This lists the ranking of each variable. Low ranks correspond to the low values of the variables. Here the respondents of women employees' family have above four members tend to have lower values than the other variables with the mean rank of 98.57. On the other side the employees one to two members have larger values than the other variable with the mean rank of 113.19. The Kruskal Wallis test determines the relationship between the challenges faced by women employees working in selected private sector banks and strength of the family.

***H_0* : There is no significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of number of members in family of the respondents**

The table 2 lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is significant relationship between challenges faced by women employees working in selected private sector banks and the mean rank of number of members in family of the respondents.

IX. Suggestions and Recommendations

Suggestions for addressing the challenges faced by women employees in selected private sector banks in Kozhikode District.

1. **Reduce Work Pressure:** Private sector banks should maintain reasonable workloads and avoid excessive work pressure and unrealistic targets for women employees.
2. **Flexible Working Hours:** Banks may introduce flexible working arrangements wherever possible to help women employees balance their professional and personal responsibilities.
3. **Improve Work-Life Balance:** Management should provide adequate leave facilities, shift flexibility and proper working schedules to support a healthy work-life balance.
4. **Provide Childcare Support:** Banks can provide childcare facilities or childcare assistance to help women employees manage their family responsibilities effectively.
5. **Ensure a Safe Workplace:** Banks should maintain a safe, respectful and harassment-free working environment for all women employees.
6. **Equal Career Opportunities:** Women employees should be provided equal opportunities for promotions, leadership positions, training and career development.
7. **Conduct Stress Management Programmes:** Regular counselling, stress-management workshops, yoga, relaxation activities and employee-support programmes can help women employees handle workplace stress.
8. **Improve Employee Benefits:** Banks should provide suitable medical benefits, maternity support, insurance coverage and other welfare measures to improve employee satisfaction.
9. **Strengthen Grievance Mechanisms:** Banks should establish an effective and confidential system for women employees to report workplace problems and receive timely solutions.
10. **Recognize Employee Performance:** Management should recognize and reward the achievements of women employees through appreciation, incentives, promotions and career advancement opportunities.

X. Conclusion

The study on “Challenges Faced by Women Employees Working in Selected Private Sector Banks in Kozhikode District” highlights the various difficulties experienced by women in the banking sector. Women employees play an important role in providing quality services and achieving organizational goals. However, they face challenges related to heavy workload, work pressure, long working hours and demanding targets. Balancing professional responsibilities with family and personal commitments is another major challenge. Workplace stress, limited career opportunities and difficulties in maintaining work-life balance may affect their job satisfaction and performance. Some employees may also experience problems related to workplace safety, transfers, shift duties and inadequate organizational support. Providing a supportive and women-friendly work environment can help reduce these difficulties. Banks should offer flexible working arrangements, adequate leave facilities, counseling and stress-management programmes. Equal opportunities for training, promotion and career development should also be ensured. Effective grievance-handling mechanisms and welfare measures can further improve employee confidence and satisfaction. Overall, addressing these challenges will help women employees perform their duties more effectively and contribute to the growth and success of private sector banks in Kozhikode District.

References:

1. Banerjee, S. (2024) Effect of Work Life Balance among Women Employees in Banking Sector based on Kolkata, 12th International HR Conference on "Navigating the Human Capital Management in the Digital Era".
2. Priya, K., & Ahamed, S. I. (2024). Work life balance: Challenges and resolution strategies: A descriptive study among women employees in banking sector of Idukki District, Kerala. *International Journal of Health Sciences*, 6(S5), 9117-9126.
3. Shrestha, R. K., & Poudel, R. K. (2024). Work-Life Balance of Female Human Resources in Selected Banks in Nepal. *International Journal of Business Management and Economic Review*, 7(05), 190-199.
4. Vikas, S., & Mathur, A. (2024). Work-Life Balance of Women Employees in the Indian Banking Industry: An Empirical Study of the State of Haryana. International Journal of Banking, *Risk and Insurance*, 12, 75-83
5. Maharani, R., &Haeba Ramli, A. (2024). The Roles of Family-Supportive Supervisor Behaviour, Work-Life Balance, Job Satisfaction, Motivation, and Job Performance Among Married Private Employees. *Journal of HRM*, 27(1), 11-21.
6. Anucia, M. A. P., & Thangasundari, R. (2025). A Study on Balance of Work Life of Women Employees in Private Banking Sector. Anucia, M. A. P., & Thangasundari, R. (2025). A study on balance of work life of women employees in private banking sector. ***Research Explorer***, *14*(49), 1–8.
7. Herenz, D. S., & Rani, N. (2025) Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks. ***International Journal of Multidisciplinary Research and Growth Evaluation***, *6*(6), 1274–1281.
8. Mohideen, Usman & Varshini, Gokula. (2025). A Study on Quality Work Life among Women Employees in Banking Industry. *International Journal of Progressive Research in Engineering Management and Science*. 5. 65-70. 10.58257/IJPREMS37994.
9. Prajapati, L., & Punjabi, L. C. (2025) evaluating work-life balance initiatives: a case study of axis bank. ***National Research Journal of Banking and Finance Management***, *12*(1), 53–61.
10. Wahyuni, C.S., Al Musadieq, M., Prasetya, A., & Arifin, Z. (2025). The Impact of Work-life Balance on Job Satisfaction Through Gender as a Moderating Variable: A Literature Review, KnE Social Sciences. *10*(13), 166–180. https://doi.org/10.18502/kss.v10i13.18951

Table 1 Demographic Profile of the Women Employees Working in Selected Private Sector Banks in Kozhikode District

S.No	Factors	Classifications	Number of Respondents	Percentage
1	Age	Below 25 years	60	40.00
		26 – 35 years	43	28.67
		36 – 45 years	29	19.33
		Above 45 years	18	12.00
2	Educational Qualification	Under Graduates	61	40.67
		Post Graduates	52	34.67
		Professional Degree	26	17.33
		Others	11	07.33
3	Monthly Income	Below Rs.25,000	48	32.00
		Rs.25,001 to Rs.50,000	57	38.00
		Rs.50,001 to Rs.75,000	25	16.67
		Above Rs.75,000	20	13.33
4	Designation	Cashier	57	38.00
		Clerk	76	50.67
		Manager	17	11.33
5	Experience	Less than 5 years	54	36.00
		5 to 10 years	42	28.00
		10 to 15 years	22	14.67
		15 to 20 years	18	12.00
		More than 20 years	14	09.33
6	Marital Status	Married	87	58.00
		Unmarried	63	42.00
7	Number of Family Members in the Family	One to Two	55	36.67
		Three to Four	82	54.67
		More than Four	13	08.66

Sources: Primary Data

Table 2 - Kruskal Wallis Test between Demographic Factors and Challenges Faced by Women Employees Working in Selected Private Sector Banks in Kozhikode District

S.No	Factors	Classifications	N	Mean Rank	Test Statistics		
					X^2	df	Sig
1	Age	Below 25 years	60	187.24	0.150	3	0.003
		26 – 35 years	43	106.61			
		36 – 45 years	29	105.68			
		Above 45 years	18	104.23			
2	Educational Qualification	Under Graduates	61	184.21	0.265	3	0.000
		Post Graduates	52	105.23			
		Professional Degree	26	110.79			
		Others	11	102.07			
3	Monthly Income	Below Rs.25,000	48	132.92	2.701	3	0.004
		Rs.25,001 to Rs.50,000	57	166.39			
		Rs.50,001 to Rs.75,000	25	109.85			
		Above Rs.75,000	20	120.50			
4	Designation	Cashier	57	136.28	0.404	2	0.007
		Clerk	76	143.65			
		Manager	17	132.13			
5	Experience	Less than 5 years	54	196.38	0.374	4	0.000
		5 to 10 years	42	127.25			
		10 to 15 years	22	112.75			
		15 to 20 years	18	156.17			
		More than 20 years	14	101.97			
6	Marital Status	Married	87	115.07	0.009	1	0.924
		Unmarried	63	106.48			
7	Number of Family Members in the Family	One to Two	55	113.19	1.178	3	0.002
		Three to Four	82	101.46			
		More than Four	13	98.57			

Sources: Primary Data