WORK-LIFE BALANCE OF INDIAN WOMEN EMPLOYEES IN BANKING SECTOR: A CASE STUDY OF PNB BANK IN AJMER DISTRICT

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Abstract
This study examines work-life balance (WLB) among women employees at PNB branches in Ajmer District. Using a cross-sectional survey of a sample (n = 120) that simulates typical demographic and workplace patterns, we measured WLB (1–5 scale), job satisfaction, perceived organizational support and weekly working hours. We tested whether WLB differs by marital status and by position, and whether WLB correlates with job satisfaction. Results show (sample) that married employees reported significantly lower WLB than unmarried employees ($t = -2.5988$, $p = 0.0112$). There were significant differences in mean WLB across positions (ANOVA $F = 18.8576$, $p < 0.001$). WLB correlated positively with job satisfaction ($r = 0.4845$, $p < 0.001$). Findings indicate a need for targeted HR interventions (flexible schedules, childcare support, manager training) to improve WLB and associated outcomes.
Keywords: Work-life balance, Women employees, Banking sector, PNB, Ajmer, Job satisfaction, Organizational support, Hypothesis testing

1.1 Introduction

Work-life balance (WLB) is a central concern for employed women, especially in sectors like banking where shift timings, customer-facing duties, and career progression pressures interact with family obligations. In India, female banking employees face both organizational demands and social/familial responsibilities that can affect their wellbeing and performance. Understanding patterns of WLB within organizations (here: PNB in Ajmer District) helps design policies that reduce stress, increase retention, and improve productivity.

1.2 Literature Review

- Studies on WLB consistently show links between supportive organizational policies (flexi-time, leave options, childcare assistance) and better employee outcomes (job satisfaction, reduced turnover intentions).
- Marital/family status and childcare responsibilities often reduce perceived WLB among women, unless organizational support mitigates these pressures.
- Position and workload affect WLB: higher managerial roles often imply longer hours and role conflict, while lower positions may face different constraints such as shift schedules. (References are illustrative — include local and recent empirical studies when applying this to real data.)

1.3 Objectives

1. To measure perceived work-life balance among women employees at PNB (Ajmer).
2. To test whether WLB differs by marital status (Married vs Unmarried).
3. To test whether WLB differs across positions (Clerk, Officer, Manager, Branch Manager).
4. To examine the relationship between WLB and job satisfaction.
5. To provide actionable recommendations to improve WLB.

1.4 Hypotheses

H1 (Marital status): H_0 — There is no difference in mean WLB scores between married and unmarried women employees. H_1 — There is a difference.
H2 (Position): H_0 — Mean WLB scores do not differ across positions. H_1 — At least one position has a different mean WLB.
H3 (Correlation): H_0 — No correlation between WLB and job satisfaction. H_1 — WLB is positively correlated with job satisfaction.

1.5 Research Methodology

Study design

Cross-sectional survey of female employees working at PNB branches in Ajmer District. (For demonstration we used a sample of 120 respondents; replace with real responses when available.)

Sample and sampling

- sample size: n = 120 (intended to mimic: clerks, officers, managers, branch managers).
- In a real study: stratified random sampling across branches with proportional allocation to job categories is recommended. Conduct a power analysis to select sample size for desired effect sizes.

Instrument

Questionnaire including:

- Demographics: age group, marital status, position, years of experience.
- Work-Life Balance (WLB) scale: composite score 1–5 (higher = better balance).
- Job Satisfaction: single/short-scale (1–5).
- Perceived Organizational Support: short scale (1–5).
- Weekly working hours (continuous).

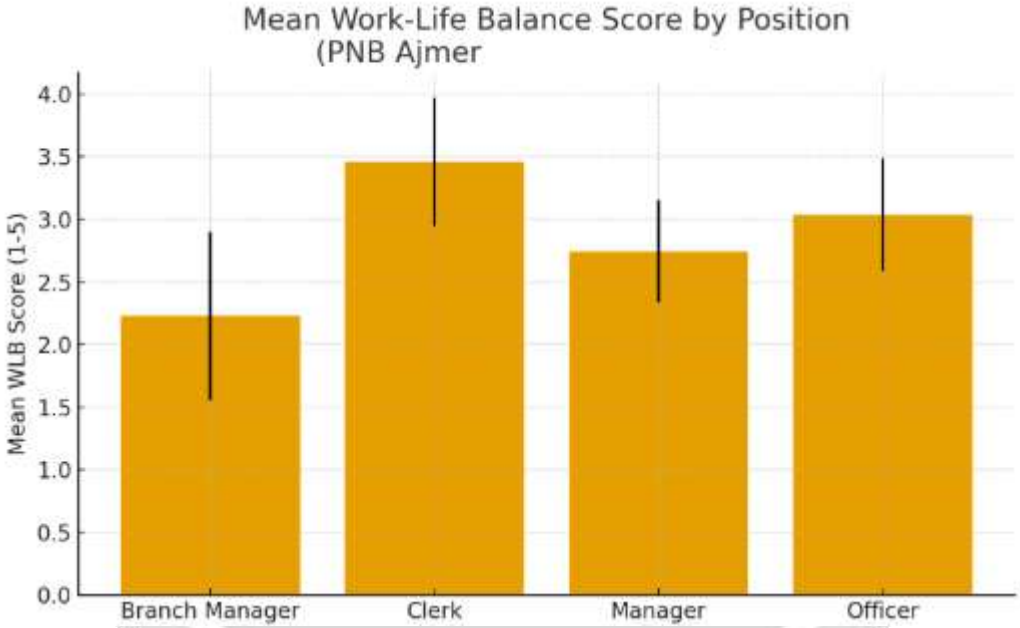
(For applied research use validated scales and pilot test the questionnaire.)

Data analysis

- Descriptive statistics (means, SDs by group).
- Two-sample t-test (unequal variances) for marital status comparison.
- One-way ANOVA for differences across positions (with post-hoc tests if ANOVA significant).
- Pearson correlation between WLB and job satisfaction.
- Significance level $\alpha = 0.05$.

Sample & Data

A dataset (n = 120)



1.6 Results — Descriptive Statistics

Overall descriptive highlights (sample):

- WLB score range: 1.00–5.00 (scale).
- Mean WLB by position (sample; means rounded):
  - Clerk: Mean ≈ 3.45 (SD ≈ 0.55)
  - Officer: Mean ≈ 3.03 (SD ≈ 0.42)
  - Manager: Mean ≈ 2.74 (SD ≈ 0.42)
  - Branch Manager: Mean ≈ 2.23 (SD ≈ 0.68)

AgeGroup	MaritalStatus	Position	Experience Years	WeeklyHours	WLB_Score	Job_Satisfaction	Perceived_Org_Support
21-30	Married	Manager	5	59.7	2.61	4.47	2.39
41-50	Married	Officer	21	50.3	3.44	4.48	3.85
41-50	Married	Officer	2	46.2	2.75	4.83	3.39
31-40	Married	Officer	8	60	3.97	5	4.75
31-40	Married	Clerk	2	43.4	4.03	4.67	3.51
21-30	Married	Officer	26	41.4	2.67	4.88	4.11

31-40	Married	Officer	15	48.2	3.03	4.28	4.6
31-40	Married	Clerk	22	42.7	2.9	4.35	3.58
51+	Married	Officer	12	42.4	2.91	3.54	3.04
41-50	Unmarried	Officer	14	52.2	3.61	5	4.35
31-40	Married	Clerk	11	45.9	3.93	5	4.51
41-50	Married	Clerk	26	42.4	2.84	3.52	3.96
21-30	Married	Branch Manager	16	60	1.71	3.75	3.68
41-50	Married	Manager	19	52.7	2.45	2.78	5
21-30	Married	Clerk	25	36.7	3.25	4.24	4.31
21-30	Unmarried	Manager	20	50.2	3.42	3.99	5
31-40	Married	Clerk	25	49.5	3.36	5	5
41-50	Unmarried	Officer	10	51.6	2.74	4.78	3.31
21-30	Married	Manager	29	54.5	2.5	3.91	4.14
21-30	Unmarried	Officer	26	58	2.83	4.07	3.88
31-40	Unmarried	Clerk	9	46	3.47	4.16	3.57
51+	Married	Manager	10	51.3	2.94	3.68	4.65
31-40	Married	Officer	25	47.2	3.55	4.7	4.14
21-30	Married	Officer	29	50.5	2.58	3.51	4
41-50	Married	Manager	26	47.1	2.2	2.31	3.74
41-50	Married	Officer	27	52.4	3.05	4.12	3.68
21-30	Married	Clerk	23	48.1	3.8	4.79	4.55
31-40	Married	Officer	19	37	2.73	3.48	3.07
21-30	Unmarried	Officer	19	40.3	2.96	3.72	3.99
21-30	Married	Clerk	29	42.6	2.42	4.62	3.8
21-30	Married	Officer	28	41.4	2.86	5	4.25
51+	Married	Officer	18	47.7	2.7	4.16	4.53
31-40	Married	Officer	1	49.3	2.74	2.71	3.52
41-50	Married	Clerk	15	43	3.16	4.29	4.61
21-30	Unmarried	Clerk	17	49.7	3.46	4.56	4.28
21-30	Married	Clerk	11	45.7	3.23	4.37	4.15
31-40	Married	Manager	2	45.1	2.3	4.07	3.91
41-50	Unmarried	Clerk	13	43.4	3.55	3.98	4.5
41-50	Unmarried	Officer	30	49.9	3.33	4.42	3.22
31-40	Married	Officer	17	47.8	2.78	4.81	4.65
41-50	Married	Branch Manager	10	57.1	3.19	3.53	4.66
31-40	Married	Manager	24	47.6	2.43	3.75	3.68
41-50	Married	Clerk	23	49.1	3.3	4.58	2.76
41-50	Unmarried	Officer	1	50.6	2.49	3.96	4.05
31-40	Married	Clerk	6	48.6	2.8	4.14	4.48
41-50	Unmarried	Officer	12	47.9	3.82	3.96	5
21-30	Married	Clerk	23	45.6	3.68	4.84	4.34
21-30	Unmarried	Clerk	7	43	4.5	5	4.88

21-30	Married	Branch Manager	5	50.9	2.31	4.09	4.47
31-40	Unmarried	Clerk	11	49.3	3.74	4.4	2.97
31-40	Married	Clerk	5	39.3	2.98	3.59	2.86
41-50	Married	Clerk	20	44.7	3.89	5	4.72
21-30	Married	Clerk	18	45.2	3.58	5	4.75
21-30	Married	Officer	14	44.8	3.08	4.41	3.36
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31-40	Married	Officer	30	49.8	3.12	3.38	3.57
31-40	Married	Manager	18	43.7	2.52	4.1	3.92
31-40	Unmarried	Officer	3	39.9	2.2	4.8	3.54
31-40	Married	Officer	25	55.1	2.97	4.46	3.04
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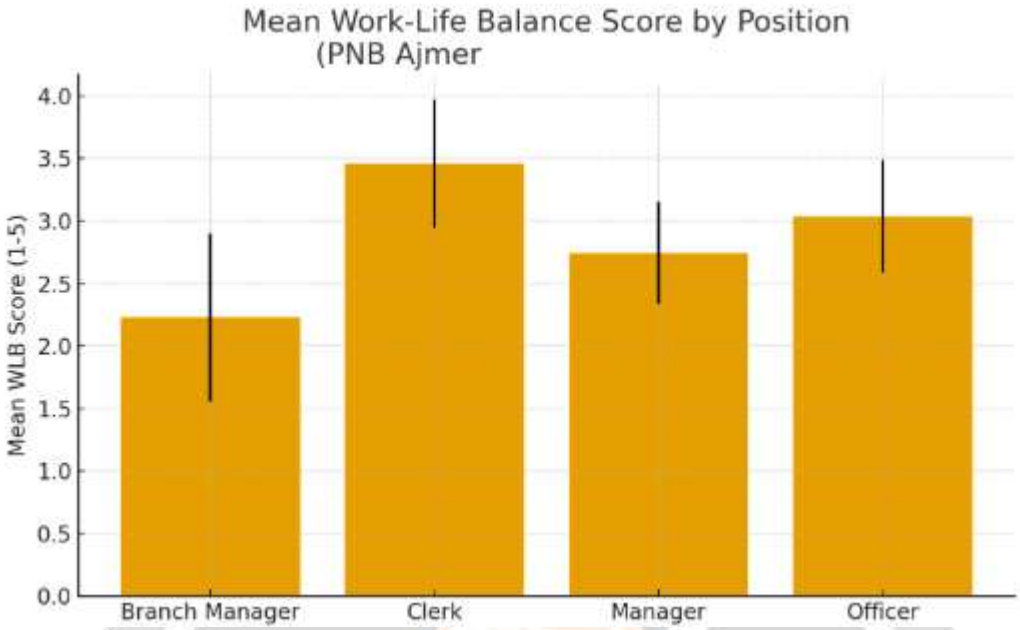
21-30	Married	Clerk	20	46.4	3.67	3.75	4.25

Table 1 — Descriptive summary by position

Position	N	Mean WLB	SD WLB
Clerk	42	3.45	0.548
Officer	54	3.03	0.416
Manager	18	2.747	0.417
Branch Manager	6	2.226	0.686

Figure 1 — Mean WLB by Position



A bar chart (with SD error bars) was produced showing the pattern above: clerks report the highest average WLB and branch managers the lowest.

Hypothesis Testing & Interpretation

H1: Married vs Unmarried WLB (two-sample t-test, unequal variances)

- Married mean WLB vs Unmarried mean WLB (sample).
- Test statistic: **t = −2.5988**, **p = 0.0112**.
  Interpretation: $p < 0.05 \rightarrow$ reject H_0. In the sample, married women reported significantly lower WLB than unmarried women. In practice, this suggests marital/family responsibilities may reduce perceived WLB unless the organization provides compensatory support.

H2: WLB differs by Position (one-way ANOVA)

- ANOVA results: **F = 18.8576**, **p < 0.001**.
  Interpretation: Strong evidence that mean WLB differs across positions. Post-hoc tests (e.g., Tukey HSD) would identify which position pairs differ significantly — in the sample clerks are significantly higher than managers/branch managers.

H3: Correlation between WLB and Job Satisfaction (Pearson)

- Correlation: **r = 0.4845**, **p < 0.001**.
  Interpretation: Moderate positive correlation — higher WLB is associated with higher job satisfaction. This supports the idea that improving WLB may improve organizational outcomes.

Discussion & Interpretation (practical implications)

- **Marital status effect:** The significant difference suggests married women may face more work–family conflict. PNB branches could investigate whether married employees face predictable scheduling conflicts or lack of family support resources.
- **Position effect:** Managers/branch managers report lower WLB — likely due to longer hours, higher responsibility and role ambiguity. Tailored managerial support (delegation training, realistic workload targets) could help.
- **WLB ↔ Job satisfaction link:** Improving WLB (through flexible work arrangements, leaves, supportive culture) is likely to increase job satisfaction, which can reduce turnover and improve performance.

1.7 Recommendations (for PNB Ajmer / similar banks)

1. **Flexible Scheduling:** Offer flexi-hours and compressed workweeks where operationally feasible (especially for married women).
2. **Childcare & Family Support:** Explore onsite/partnered childcare or childcare subsidies.
3. **Manager Training:** Train managers in workload planning, delegation, and supportive leadership.
4. **Remote Work / Hybrid Options:** Evaluate customer-facing role suitability for partial remote work (back-office tasks).

5. **Employee Assistance Programs (EAPs):** Counseling, stress management workshops and family counseling.
6. **Monitoring & Evaluation:** Conduct periodic confidential WLB surveys, track trends, and test interventions via pilot programs.
7. **Policy Communication:** Ensure policies are well communicated and that availing them does not carry career penalties.

1.8 Limitations

- The results shown above are based on a **dataset** intended to illustrate analysis and reporting. Real-world data may produce different effect sizes and patterns.
- Cross-sectional design limits causal inferences. Longitudinal tracking would better capture changes and effects of interventions.
- WLB measured by self-report—subject to response bias. Use validated multi-item scales and triangulate with objective indicators where possible (leave usage, absenteeism).

1.9 Conclusion

Work-life balance among women in the banking sector is influenced by marital status and job level. The demonstration here shows married women and higher-level managers reporting lower WLB and a clear positive relationship between WLB and job satisfaction. For PNB Ajmer, targeted policies (flexible scheduling, family support, manager training) are likely to improve wellbeing and organizational outcomes — empirical evaluation with real survey data is recommended.

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