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## **WOMEN EMPLOYEES IN PRIVATE BANK OF NORTHERN INDIA**

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**Abstract:-** Literacy ratio of Indian women is growing every year. Not only in government job but also in private job women are competing to their male colleague. With better performance women are getting promotion in private bank but as we know in the way of fulfillment of different responsibilities working women life are getting stressful. In private job, stress is a common problem. Women employees in private banks are facing a lot of challenges in their professional life. The study attempts to find out the cause of stress and responsible factors to improve work life balance of working women in private bank.

**Keywords:** Literacy, Competing, Stressful, Women employees, Private bank, challenges.

### **INTRODUCTION**

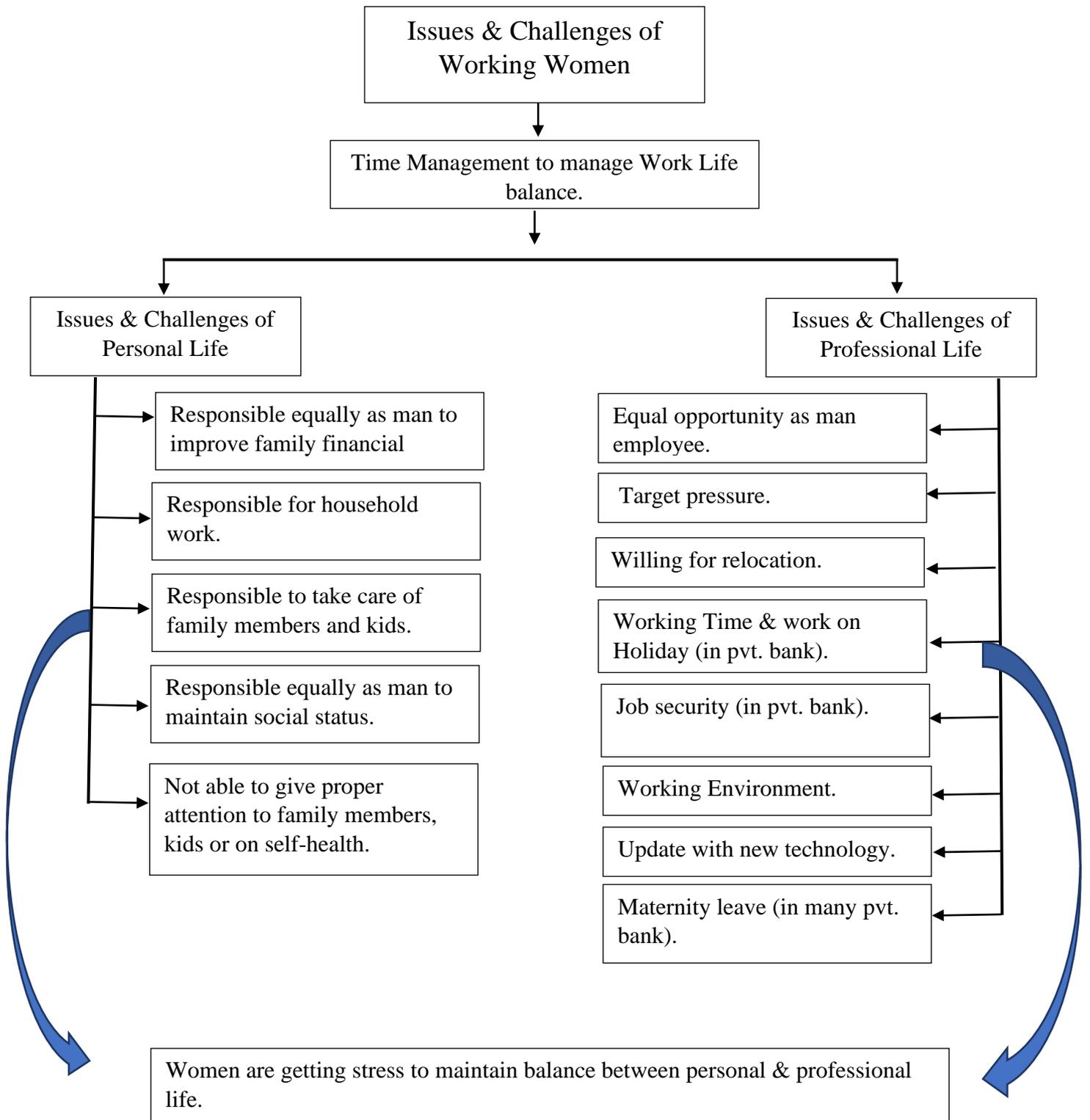
In India's diverse culture, women are playing very responsible role in their family. As a wife, as a mother, as a daughter or as a human being, women are mostly perfect in their every responsible role. In this world everyone has equal time in a day and everyone has their own task to perform in a day. Indian working women are very hard working, they know their family value and their responsibility for family member. To fulfil family financial needs women are helping to their men for earning. With the help of higher education women are getting equal opportunity at workplace and in social work. For a woman, many time it is very difficult to give 100% to their personal and professional life. To make a bridge between personal and

professional life women are facing a lot of problem. In competitive working environment every employee needs to perform more than target.

Work pressure is wasting holidays of employees. Discrimination at workplace with woman employee is very common problem but things are going to be change, people are accepting to work with woman so discrimination ratio is decreasing every day. And now lifestyle of working woman is getting change.

**Lifestyle of Independent Woman:** - independent woman can make their own choice, can take decision, can help in financial needs, can express their ideas, can take care their family as well as children, etc. Women are getting full attention from their family members to get higher education or to do job outside from home either they are married or not. These women are giving many positive supports to their society as well as family.

With the help of given structure, we can understand issues and challenges of Indian working woman –



(self-designed diagram)

**Role of Time Management in Work – Life Balance-** In this world, everybody has equal time in a day. Individual performing different kind of task in their life either it is personal or professional in a day. In India's divers culture women are having a lot of responsibilities in their daily life. Good time management can give positive support to working woman because family as well as work need equal attention. Here are some tips given below which can make life of working women happier and easier -

1. Limit your priorities.
2. Do not go with the flow but strategy instead.
3. Set a time for family, personal & social media and stand by it.
4. Categories your time
5. Using your morning time wisely
6. Wake up early
7. Organize work properly
8. Have some me time
9. Never let your calendar control you
10. Sustain discipline

### **REVIEW OF LITRATURE**

Number of studies has addressed working women issues at work place in different perspective. Some of research papers reviewed which are given below related to this subject.

Shobha sundaresan, August 2014. Work-Life Balance Implication for Working Women. Study revealed that burden of workload and need to fulfil others expectations and not having time for themselves are the main problem of working women. Women who had family support and flexible work schedule enjoyed better work life balance. Working women must take responsibility to accomplish a good balance in personal and professional life. Sarika. G & B. Anitha (2015) "Work Life Balance of Bank Employees (A Complete Study at State bank of India and Karnataka Bank in Andhra Pradesh State)" suggested that time management is one of the best solution

to maintain work life balance for bank employee, bank employee should learn say “no” if required, sharing household task will help to maintain work life balance, utilizing the flexible working hours, taking time out for diversions & vacation activities, spending time with loved ones can help to beat the stress.

Dr. Ms Narayana, J Neelima, (2017) work life balance on women employees in banking sector, suggested that bank should have formal counselling department to understand worker’s work life balance problem. Bank should avoid the factor affecting women employees like overtime, work on holiday and negative attitude of colleagues. Family member should support them at household work which will help them to balance work life.

### **SCOPE OF STUDY**

The research study is confined to private banking sector. The scope of study is to recognize problems of working women and Importance of supportive aspect which can make good balance between personal and professional life of working women.

### **OBJECTIVE**

- To find out issues of working women.
- To know what can make better work life balance of working women of private banks.

### **PARAMETER OF STUDY**

- Effect of issues of working women in private banking sector.
- Supportive aspect to manage work life balance of working women in private bank.

### **RESEARCH DESIGN**

Research based on primary as well as secondary data. Primary data collected through survey method, by filling questionnaires & interview

methods by interacting face to face of private bank employee and observation of researcher during survey and interview.

**Statistical tool:** Tool & technique selection play an important role in research. Data will be calculated through proportion differences. In this research for strong representation, researcher will use chart and diagrams.

**DATA ANALYSIS AND INTERPRETATION**

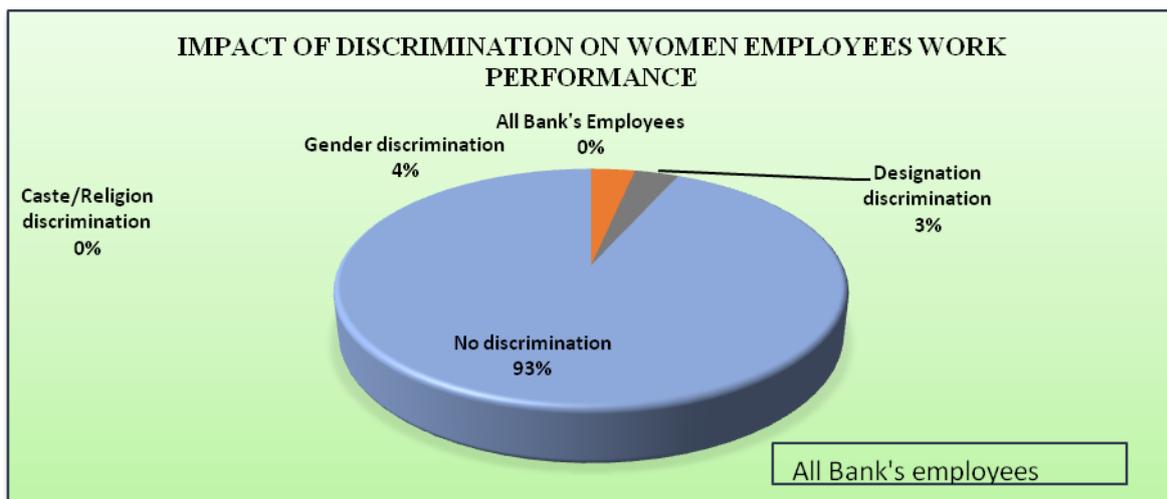
The researcher will do data analysis of private bank employees for better interpretation. With the help of interpretation issues of working woman will be find out.

**1. Impact of discrimination on Managerial Performance of women at private bank sector Type and impact of discrimination.**

- **Graphical representation of data**

<b>All Bank's Employees</b>	
Gender discrimination	10
Caste/Religion discrimination	0
Designation discrimination	10
No discrimination	280

**Table 1**



(Source: - Self-design)

**Graph 1 Impact of discrimination on women employees work performance.**

**Interpretation:** - From above graph it is clear that 93% employees agreed on discrimination with women employees while 4% employees agreed with gender discrimination and 3 % agreed with designation discrimination. Discrimination ratio is very low but it is present in small ratio, at private bank.

**EFFECTS OF DISCRIMINATION?**

Bandhan Bank, Dehradun	Discrimination demotivate to cooperate.
HDFC Bank, Chandigarh	Not getting equal opportunity.
HDFC Bank, Delhi	Sometime not getting equal opportunity.
Kotak Mahindra Bank, Chandigarh	Not getting equal growth among worker while doing equal work.
Kotak Mahindra Bank, Chandigarh	Not getting promotion in right proportion to.
Kotak Mahindra bank, Lucknow	Not getting equal respect and growth.
Kotak Mahindra Bank, Chandigarh	Not getting equal opportunity.
ICICI Bank, Chandigarh	Male executive tries to dominate female worker.

**Table 2**

**RESULT OF DATA ANALYSIS AND FINDINGS**

To measure type of discrimination with working women in private bank, I analyse proportion difference of discrimination of women employees among different banks.

Branch	Questions	Response	BANK NAME					P Value	
			AXIS	BANDHAN	HDFC	ICICI	KOTAK MAHINDRA		
Chandigarh	Do you feel Women Employees are facing Discrimination? What kind of discrimination is facing by women employee?	Gender discrimination	0 0.0%	0 0.0%	0 0.0%	1 20.0 0	0 0.0%	0.04	
		Designation discrimination	1 20.0 0	0 0.00	2 50.0 0	1 20.0 0	1 20.00		
		No discrimination	4 80.0 0	5 80.00	2 100.00	3 80.0 0	4 80.00		
		N	5.00	5.00	4.00	5.00	5.00		
		Gender discrimination	0 0.0%	2 40.00	0 0.0%	0 0.0%	0 0.0%		0.04
		No discrimination	5 100.00	3 60.00	4 100.00	4 100.00	6 100.00		
N	5.00	5.00	4.00	4.00	6.00				
Dehradun	Do you feel Women Employees are facing Discrimination? What kind of discrimination is facing by women employee?	Gender discrimination	0 0.0%	0 0.0%	1 16.6 7	1 14.2 9	0 0.0%	0.12	
		No discrimination	4 100	5 100	5 83	6 86	6 100		
		N	4.00	5.00	6.00	7.00	6.00		
		Gender discrimination	0 0.0%	0 0.0%	1 16.6 7	1 14.2 9	0 0.0%		
Delhi	Do you feel Women Employees are facing Discrimination? What kind of discrimination is facing by women employee?	Gender discrimination	0 0.0%	0 0.0%	1 16.6 7	1 14.2 9	0 0.0%	0.12	
		No discrimination	4 100	5 100	5 83	6 86	6 100		
		N	4.00	5.00	6.00	7.00	6.00		
		Gender discrimination	0 0.0%	0 0.0%	1 16.6 7	1 14.2 9	0 0.0%		

<b>Lucknow</b>	<b>Do you feel Women Employees are facing Discrimination? What kind of discrimination is facing by women employee?</b>	Gender	0	1	0	1	1	0.29
		discriminat	0.00	25.00	0.00	20.0	12.50	
		ion				0		
		Designatio	0	0	0	0	1	
		n	0.00	0.00	0.00	0.00	12.50	
		discriminat						
ion								
No	5	3	4	4	6			
discriminat	100.	75.00	100.	80.0	75.00			
ion	00		00	0				
N	5.00	4.00	4.00	5.00	8.00			
P Value			0.28	0.037	0.48	0.04	0.16	

**Table 3 Impact of discrimination on Managerial Performance of women at private bank sector**

In Chandigarh, Majority of female subjects about 20% from ICICI bank who felt gender discrimination no one bank followed the gender discrimination. Majority of female subjects about 50% were from HDFC bank who felt Designation discrimination & least was Bandhan Bank with 0%. Majority of female subjects about 100% were from Bandhan bank who felt Designation discrimination & least was HDFC Bank with 50%. There was significant difference (P value= 0.04) in proportion.

In Dehradun, Majority of female subjects about 40% from Bandhan bank who felt gender discrimination no one bank followed the gender discrimination. No female subjects felt any kind of discrimination except the Bandhan bank. There was significant difference (P value= 0.04) in proportion.

In Delhi, Majority of female subjects about 16.67% & 14.29 were from HDFC & ICICI bank who felt gender discrimination no one bank followed the gender discrimination. No female subjects felt any kind of discrimination except the HDFC & ICICI bank. There was no significant difference in proportion.

In Lucknow, Majority of female subjects about 25% from Bandhan bank who felt gender discrimination and least were from AXIS & HDFC bank. Designation discrimination was only in Kotak Mahindra Bank about 12.50% female employee. No discrimination faced by the female employee of AXIS & HDFC bank; followed by 80% no discrimination by female employee of ICICI bank and 80%- 80% female was there who didn't face any discrimination from Bandhan & Kotak Mahindra bank. There was no significant difference in proportion.

**TYPES & EFFECTS OF STRESS IN PRIVATE BANK SECTOR**

Type and effect of stress in private bank.

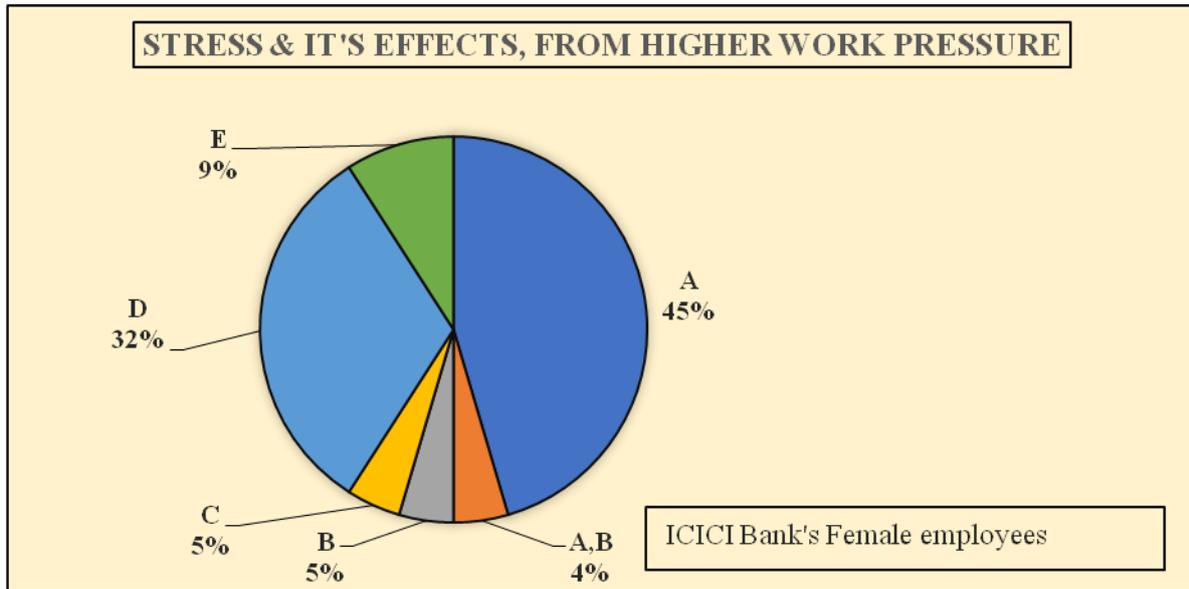
Graphical representation of data

Are you getting stress from higher work pressure, how it effects on your personal life?

- A) You are not able to give the attention to your family.
- B) Working on Holiday.
- C) You are not able to take care of your kids.
- D) You always missing your family because you are away from them for earning the money.
- E) No stress.

ICICI Bank's Female employees					
A	A,B	B	C	D	E
10	1	1	1	7	2

**Table 4**



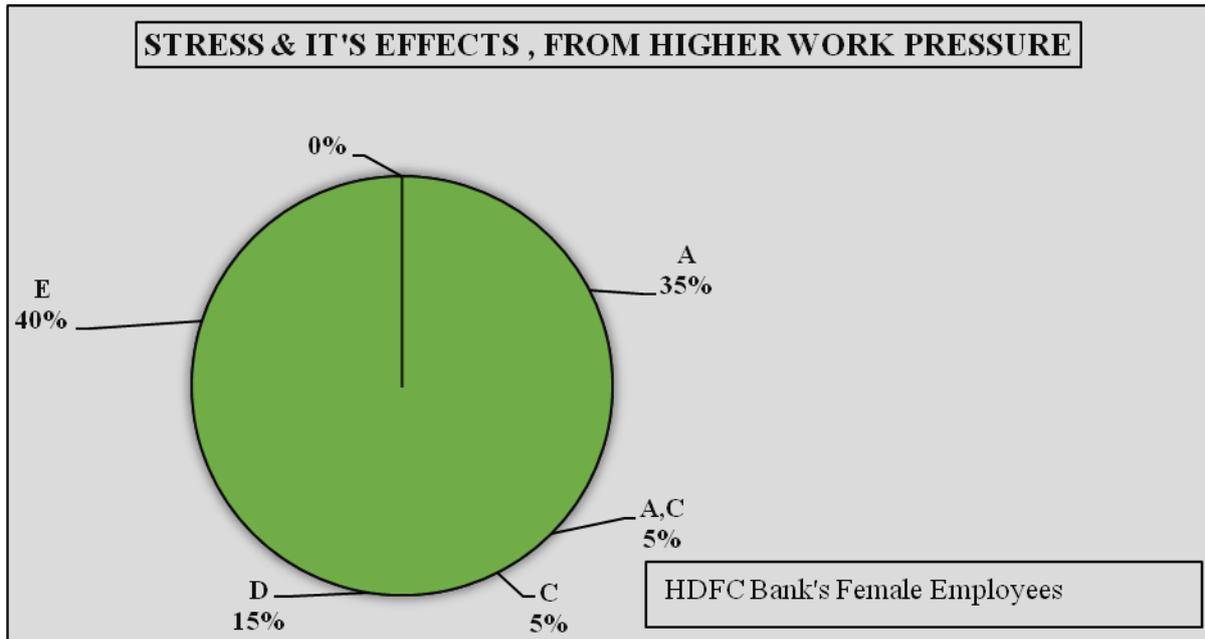
(Source: - Self-design)

**Graph 2 Stress and its effects from higher work pressure.**

**Interpretation:** - In above ICICI Bank’s graph, 45% of female employees agreed on option A it shows because of higher work pressure they are not able to give the attention to their family. 4% of female employees agreed on A,B factor which means because of work related stress they are not able to give the attention to their family & working on holiday are effects of stress from higher work pressure. According to 5% of female employees agreed on B it means work on holiday is effect of stress from higher work pressure. And 5% of female employees said, option C is effect of higher work pressure stress so here it is clear that female employees are not able to take care of their kids from higher work pressure. while 32% of female employees agreed on option D is effect of stress from higher work pressure, it shows they always missing their family because they are away from them for earning money. Rest of 9% of female employees agreed on option E which means they don’t feel stress from higher work pressure.

HDFC Bank's Female Employees				
A	A,C	C	D	E
7	1	1	3	8

**Table 5**



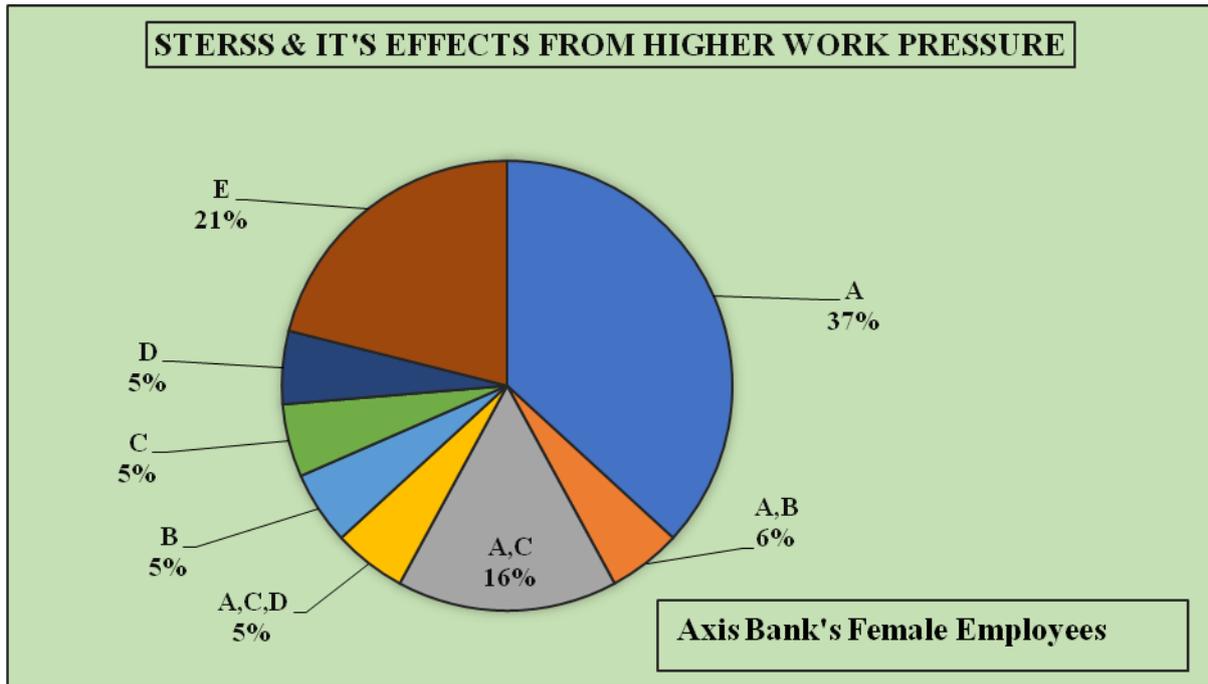
(Source: - Self-design)

**Graph 3 Stress and its effects from higher work pressure.**

**Interpretation:** - In above HDFC Bank's graph, 35% of female employees are agreed on option A which means from higher work pressure they are not able to give the attention to their family. 5 % of female employees agreed on option A,C which means they are not able to give the attention to their family and they are not able to take care of their kids is cause of stress from higher work pressure. 5% of female employees agreed on option C, which means they are not able to take care of their kids. 15% of female employees is option D is effect of stress from higher work pressure which means they always missing their family because they are away from them for earning money. Rest of 40 % of female employees agreed on option E which shows they don't feel stress.

Axis Bank's Female Employees							
A	A,B	A,C	A,C,D	B	C	D	E
7	1	3	1	1	1	1	4

**Table 6**



(Source: - Self-design)

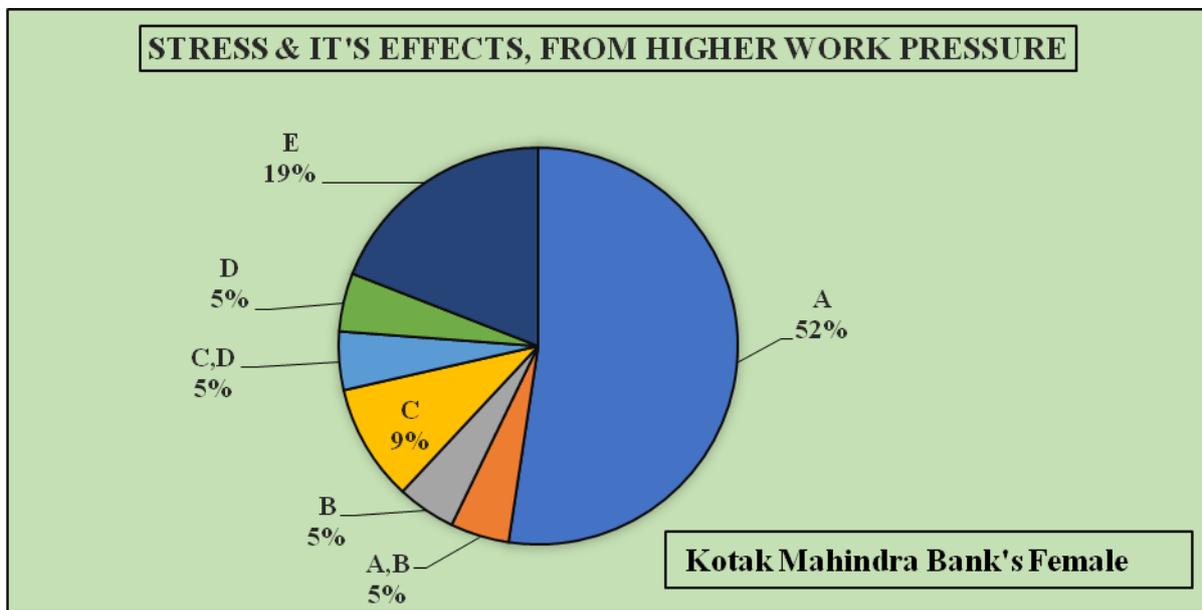
**Graph 4 Stress and its effects from higher work pressure.**

**Interpretation:** - According to above Axis Bank’s graph, 37% of female employees, agreed on option A which means from higher work pressure they are not able to give the attention to their family.16% of female employees agreed on option A and C which means they are not able to give the attention to their family and they are not able to take care of their kids are effects of stress from higher work pressure.6% of female employees agreed on option A and B which means from higher work pressure they are not able to give the attention to their family and are working on holidays.5% of female employees agreed on option A,C and D means they are not able to give the attention to their family, they are not able to take care of their kids and they always missing their family because they are away from them for earning money are effects of stress from higher work pressure.5% of female employees agreed on option B which means working on holiday are effects on their personal life because of higher work pressure.5% of female employees agreed on option C which means they are not able to take care of their kids is effect of stress from higher work pressure.5% of female

employees agreed on option D which means they always missing their family because they are away from them for earning money.21% female employees agreed on option E which means they don't feel stress.39% male employees agreed on option E which means they don't feel stress.

Kotak Mahindra Bank's Female Employees						
A	A,B	B	C	C,D	D	E
11	1	1	2	1	1	4

Table 7



(Source: - Self-design)

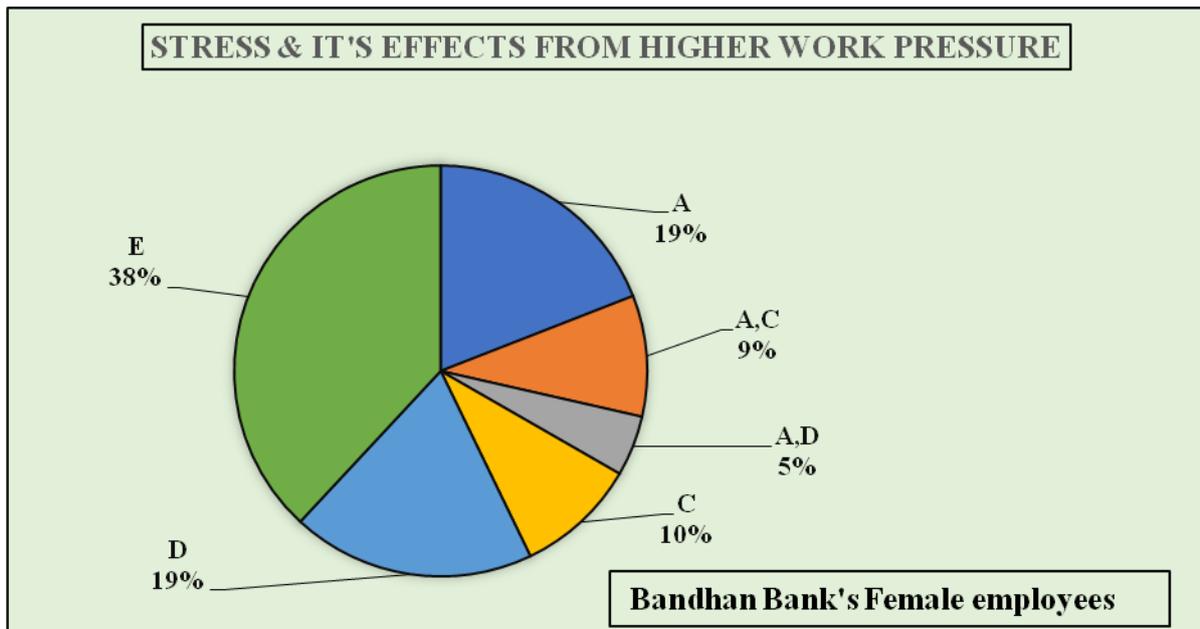
Graph 5 Stress and its effects from higher work pressure.

**Interpretation:-** In above Kotak Mahindra Bank's graph, 52% of female employees, agreed on option A which means from higher work pressure they are not able to give the attention to their family.5% of female employees agreed on option A and B which means from higher work pressure they are not able to give the attention to their family and are working on holidays.5% of female employees agreed on option B which means working on holiday are effects on their personal life because of higher work pressure.9% of female employees agreed on option C which means they are not able to take care of their kids is effect of stress from higher work pressure.5% of female

employees agreed on option C and D which means they are not able to take care of their kids and they always missing their family because they are away from them for earning money are effects of stress from higher work pressure.5% of female employees agreed on option D which means they always missing their family because they are away from them for earning money.19% of female employees agreed on option E which means they don't feel stress.

Bandhan Bank's Female Employees					
A	A,C	A,D	C	D	E
4	2	1	2	4	8

Table 8



(Source: - Self-design)

Graph 6 Stress and its effects from higher work pressure.

**Interpretation:-** In above Bandhan Bank's graph, 19% of female employees, agreed on option A which means from higher work pressure they are not able to give the attention to their family.9% of female employees agreed on option A and C which means they are not able to give the attention to their family and they are not able to take care of their kids are effects of stress from higher work pressure.5% of female employees agreed on option A and

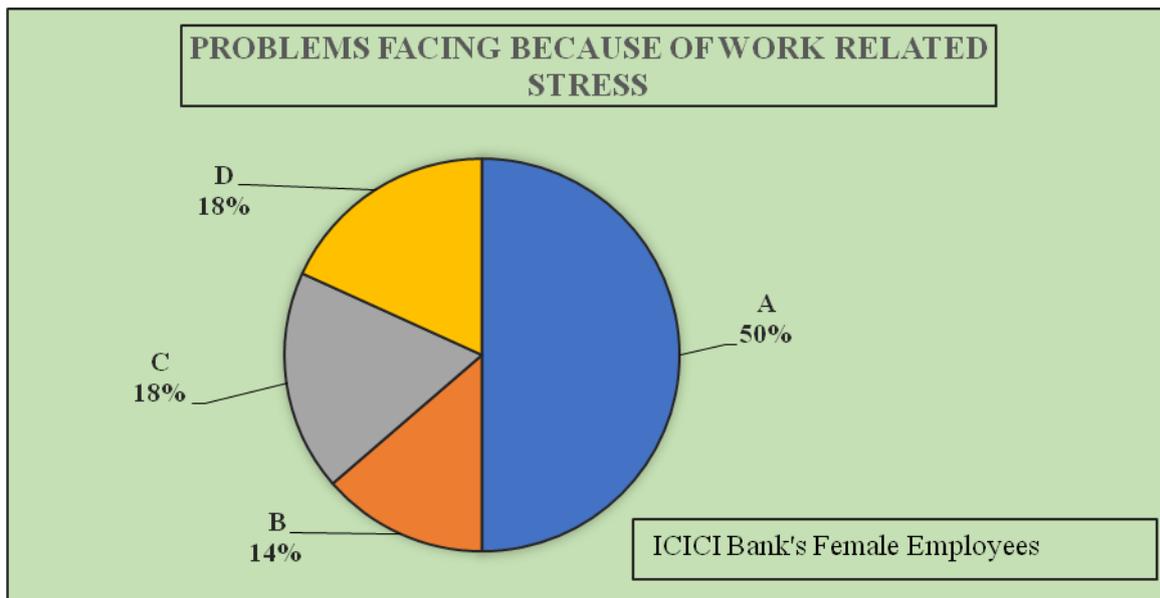
D means they are not able to give the attention to their family and they always missing their family because they are away from them for earning money.10% of female employees agreed on option C which means they are not able to take care of their kids is effect of stress from higher work pressure.19% of female employees agreed on option D which means they always missing their family because they are away from them for earning money.38% of female employees agreed on option E which means they don't feel stress.

**2 Because of work related stress you are usually suffering from?**

- A. Headache
- B. Mental Trauma (upset)
- C. Other problem in your body
- D. I don't feel any problem

ICICI Bank's Female Employees			
A	B	C	D
11	3	4	4

**Table 9**



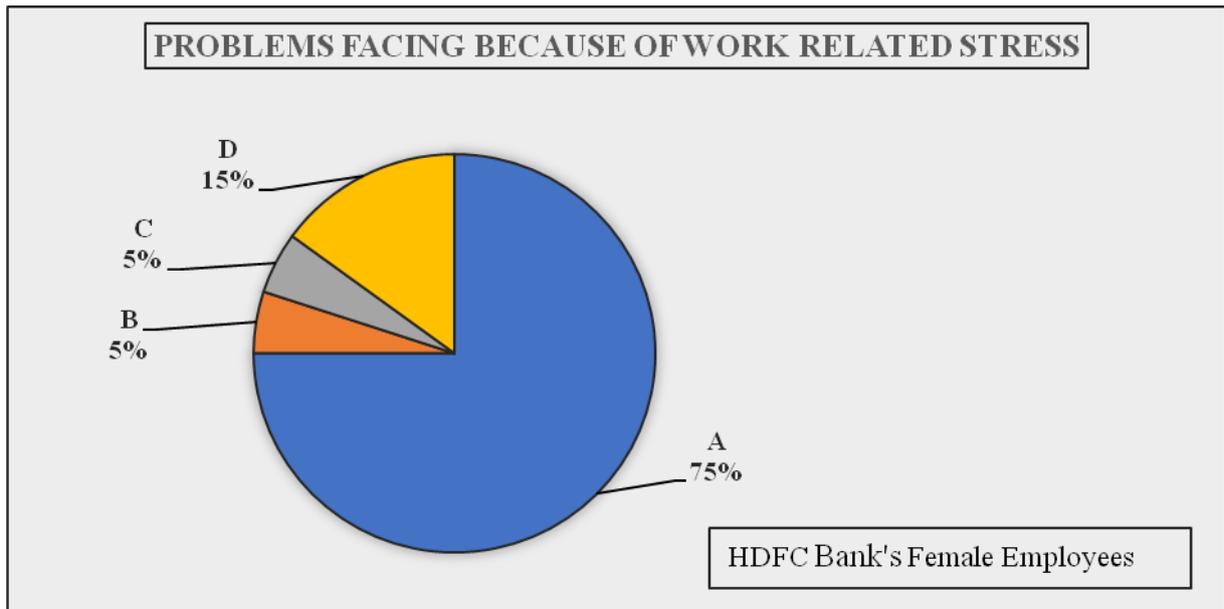
(Source: - Self-design)

**Graph 7 Impact of stress on work performance.**

**Interpretation:-** According to above graph In ICICI Bank 50% of female employees, agreed on option A which means because of work related stress they are suffering from headache.14 % of female employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).18 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body. Rest of 18% female employees, agreed on option D which means they don't feel any problem.

HDFC Bank's Female Employees			
A	B	C	D
15	1	1	3

**Table 10**



(Source: - Self-design)

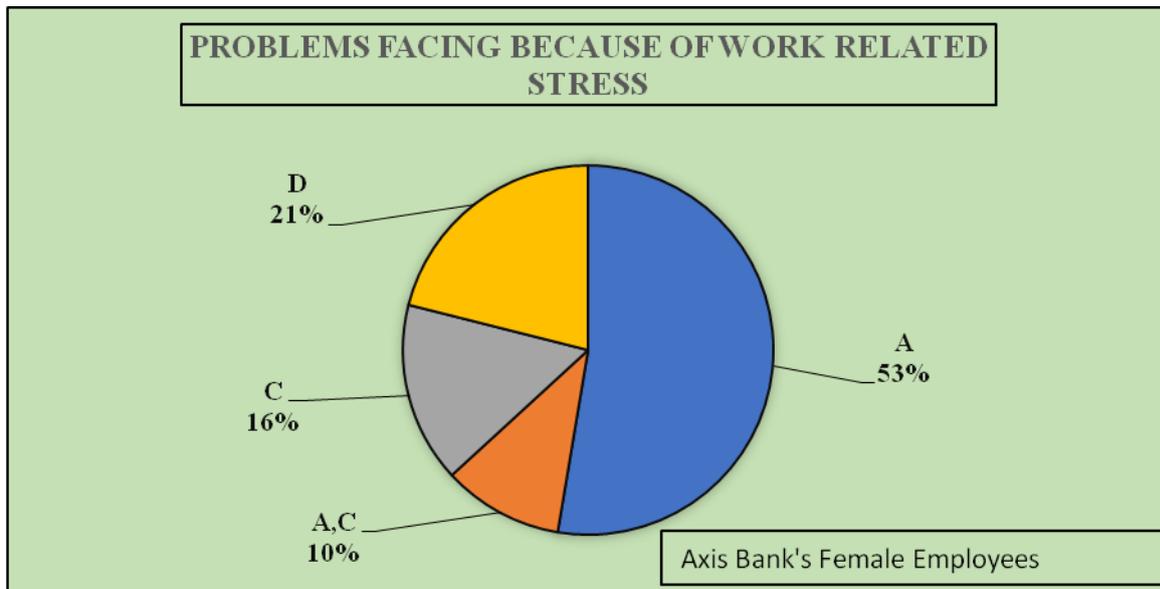
**Graph 8 Impact of stress on work performance.**

**Interpretation:-** According to above graph In HDFC Bank, 75 % of female employees agreed on option A which means because of work related stress they are suffering from headache.5 % of female employees, agreed on option B which means because of work related stress they are suffering from mental trauma (upset).5 % of female employees, agreed on option C which

means because of work related stress they are suffering from other problems in their body.15% of female employees, agreed on option D which means they don't feel any problem.

Axis Bank's Female Employees			
A	A,C	C	D
10	2	3	4

**Table 11**



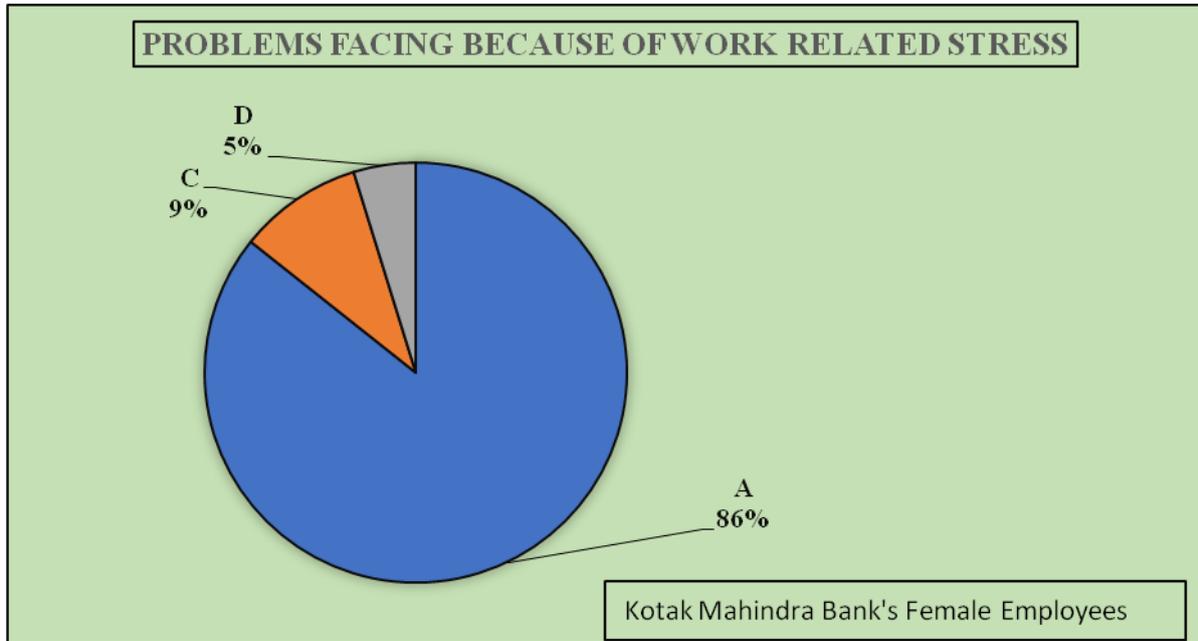
(Source: - Self-design)

**Graph 9 Impact of stress on work performance.**

**Interpretation:-** According to above graph of Axis Bank 53 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.10 % of female employees, agreed on options A and C which means because of work related stress they are suffering from headache and other problems in their body.16 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.21% of female employees, agreed on option D which means they don't feel any problem.

Kotak Mahindra Bank's Female Employees		
A	C	D
18	2	1

**Table 12**



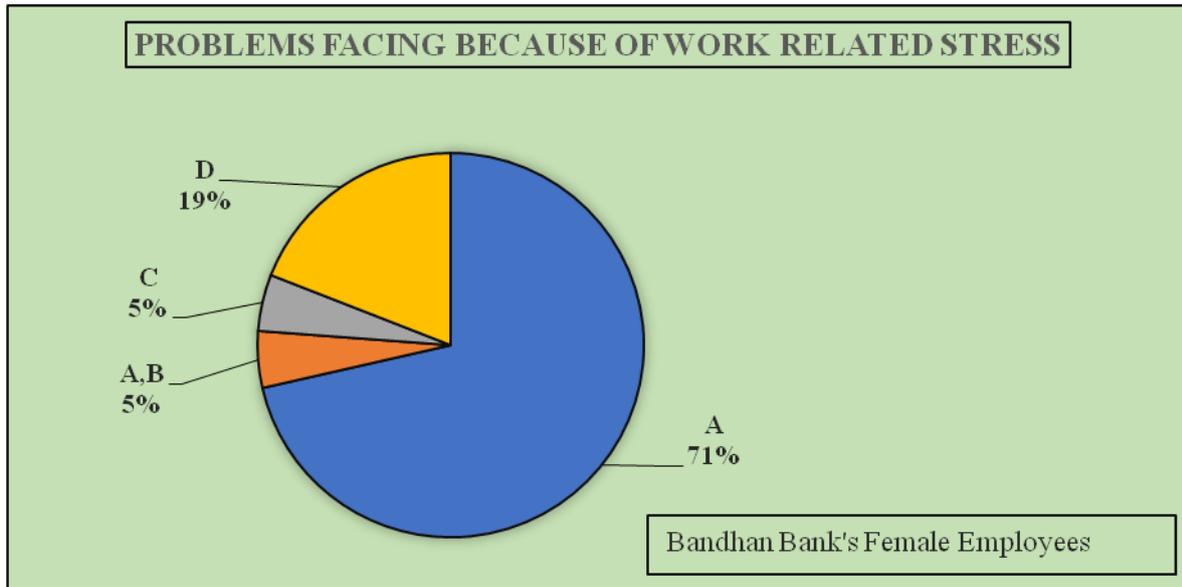
(Source: - Self-design)

**Graph 10 Impact of stress on work performance.**

**Interpretation:-** From Above graph of Kotak Mahindra Bank Female Employees, 86 % of female employees, agreed on option A which means because of work related stress they are suffering from headache.9 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body.5% of female employees, agreed on option D which means they don't feel any problem.

Bandhan Bank's Female Employees			
A	A,B	C	D
15	1	1	4

**Table 13**



(Source: - Self-design)

**Graph 11 Impact of stress on work performance.**

**Interpretation:-** From above graph of Bandhan Bank, 71 % of female employees, agreed on option A which means because of work related stress they are suffering from headache. 5 % of female employees, agreed on options A and B which means because of work related stress they are suffering from headache and mental trauma (upset). 5 % of female employees, agreed on option C which means because of work related stress they are suffering from other problems in their body. 19% of female employees, agreed on option D which means they don't feel any problem.

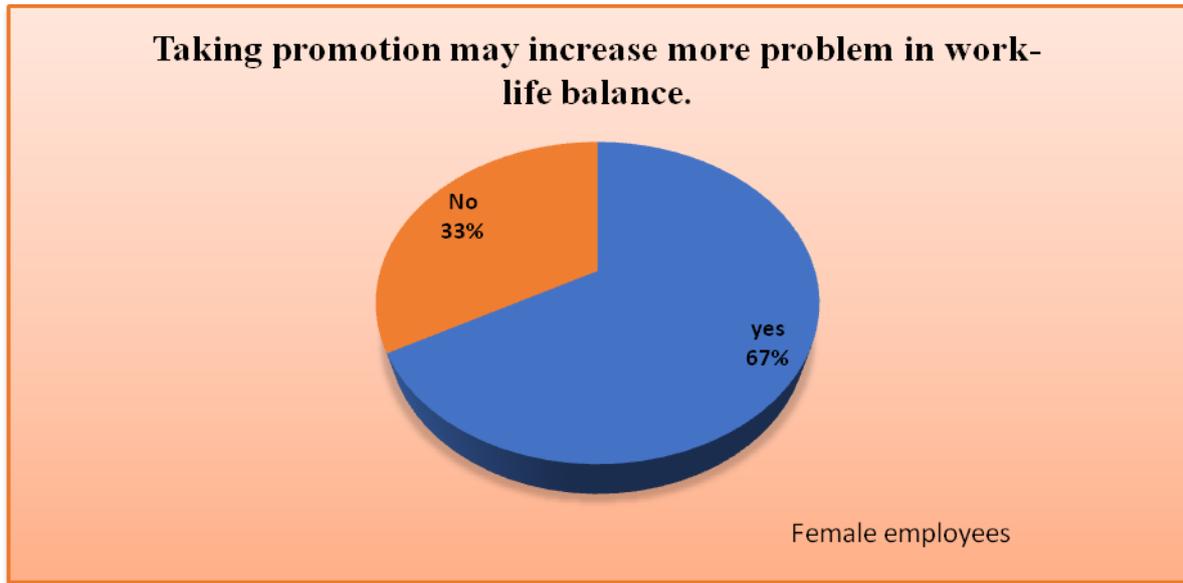
**Do you agree, taking promotion may increase more stress in your personal and professional life?**

A- Yes

B- No

Female Employees	
yes	No
69	34

**Table 14**



(Source: - Self-design)

**Graph 12 Impact of stress on work performance.**

**Interpretation:-** In above graph we can see 67% female employees agreed on factor Yes rest of 33% female employees says No. so, it is clear that majority of female employee are agreed with yes.

**RESULT OF DATA ANALYSIS AND FINDINGS**

To measure type and effects of stress in private bank, I analyse proportion difference of different type of stress among different private banks.

Branch	Questions	Response	BANK NAME					P Value
			AXIS	BAND HAN BANK	HD FC	ICI CI	KOTAK MAHIN DRA	
Chandigarh	Are you Getting Stress From higher work pressure? How it	You are not able to give the attention to your family.	1	1	3	1	3	0.36
			20.00	20.00	75.00	20.00	60.00	
		Working on Holiday.	0	0	0	0	2	
			0.0%	0.0%	0.0%	0.0%	40.00	
		You are not able to take care of your	2	0	0	1	0	
			40.00	0.00	0.00	20.00	0.00	

	<b>Effects on your personal life?</b>	kids.	00		0	0			
		You always missing your family because you are away from them for earning the money.	0	1	1	3	0		
			0.0	20.00	25.00	60.0	0.00		
			0		00	0			
			2	3	0	0	0		
			40.00	60.00	0.0	0.00	0.00		
		No stress.							
		N	5	5	4	5	5		
	<b>Because of work related stress you are usually suffering from?</b>	Headache.	3	1	3	1	4		0.53
			60	20	75	20	80		
		Mental trauma (Upset).	0	0	1	1	0		
			0	0	25	20	0		
		Other problem in your body.	1	0	0	2	0		
			20	0	0	40	0		
		I don't feel any problem.	1	4	0	1	1		
20	80		0	20	20				
	N	5	5	4	5	5			
<b>Do you agree, taking promotion may increase more stress in your personal and professional life?</b>	Yes	4	2	3	3	3		0.04	
		80.00	40.00	75.00	60.0	60.00			
	No	1	3	1	2	2			
		20	60	25	40	40			
		5.0	5.00	4.0	5.00	5.00			
	0		0						
	N								
<b>Dehradun</b>	<b>Are you Getting Stress From higher</b>	You are not able to give the attention to your family.	2	2	0	2	3	0.48	
			40.00	40.00	0.0	50.0	50.00		
	Working on Holiday.	2	0	0	0	0			
		40.00	0.00	0.0	0.00	0.00			

	<b>work pressure? How it Affects on your personal life?</b>		00		0				
		You are not able to take care of your kids.	0	1	2	0	1		
			0.0	20.00	50.	0.00	16.67		
			0		00				
		You always missing your family because you are away from them for earning the money.	0	1	0	2	1		
			0.0	20.00	0.0	50.0	16.67		
			0		0	0			
	No stress.		1	1	2	0	1		
			20.	20.00	50.	0.00	16.67		
			00		00				
	N		5	5	4	4	6		
	<b>Because of work related stress you are usually suffering from?</b>	Headache.		2	4	4	3	5	
				40	80	100	75	83	
		Mental trauma (Upset).		0	1	0	0	0	
			0	20	0	0	0		
Other problem in your body.			2	0	0	1	1		
			40	0	0	25	17		
I don't feel any problem.			1	0	0	0	0		
		20	0	0	0	0			
N		5.0	5.00	4.0	4.00	6.00			
		0		0			0.05		
<b>Do you agree, taking promotion may increase more stress in your personal and professional life?</b>	Yes		4	3	3	4	4		
			80.	60.00	75.	100.	66.67		
		00		00	00				
	No		1	2	1	0	2		
			20.		25.				
	00	40.00	00	0.00	33.33				
N		5.0	5.00	4.0	4.00	6.00			
		0		0			0.19		
<b>Dehli</b>	<b>Are you</b>	You are not able to	2	1	2	3	3	0.36	

	<b>Getting Stress From higher work pressure? How it Effects on your personal life?</b>	give the attention to your family.	50.00	20.00	33.33	42.86	50.00	
		Working on Holiday.	0	0	0	1	0	
			0.0%	0.0%	0.0%	14.29	0.0%	
		You are not able to take care of your kids.	0	0	0	0	1	
			0.00	0.00	0.00	0.00	16.67	
		You always missing your family because you are away from them for earning the money.	1	2	1	1	1	
			25.00	40.00	16.67	14.29	16.67	
		No stress.	1	2	3	1	1	
			25.00	40.00	50.00	14.29	16.67	
		You are not able to give the attention to your family, working on holiday	0	0	0	1	0	
	0.00		0.00	0.00	14.29	0.00		
	N	4	5	6	7	6		
	<b>Because of work related stress you are usually suffering from?</b>	Headache.	2	5	3	5	5	0.59
			50.00	100.00	50.00	71.43	83.33	
		Other problem in your body.	1	0	1	1	1	
25.00			0.00	16.67	14.29	16.67		
I don't feel any problem.		1	0	2	1	0		
		25.00	0.00	33.33	14.29	0.00		
N	4	5	6	7	6			
<b>Do you agree, taking promotion may</b>	Yes	2	3	3	3	3	0.05	
		50.00	60.00	50.00	42.86	50.00		
	No	2	2	3	4	3		
		50.00	40.00	50.00	57.14	50.00		

	<b>increase more stress in your personal and professional life?</b>		00		00	4			
		N	4	5	6	7	6		
<b>Lucknow</b>	<b>Are you Getting Stress From higher work pressure? How it Affects on your personal life?</b>	You are not able to give the attention to your family.	2 40. 00	0 0.00	2 33. 33	4 66.6 7	2 50.00		
		Working on Holiday.	1 20. 00	1 16.67	0 0.0	0 0.00	0 0.00		
			You are not able to take care of your kids.	2 40. 00	2 33.33	1 16. 67	0 0.00	0 0.00	
		You always missing your family because you are away from them for earning the money.	0 0.0 0	1 16.67	0 0.0 0	1 16.6 7	0 0.00		
			No stress.	0 0.0 0	2 33.33	3 50. 00	1 16.6 7	2 50.00	
		N		5	6	6	6	4	0.27
		<b>Because of work related stress you are usually suffering from?</b>	Headache.	3 60. 00	5 83.33	5 83. 33	2 33.3 3	4 100.00	
				Mental trauma (Upset).	0 0.0 0	0 0.00	0 0.0 0	2 33.3 3	0 0.00
	Other problem in your body.		1 20. 00		1 16.67	0 0.0 0	0 0.00	0 0.00	
			I don't feel any problem.	1 20. 00	0 0.00	1 16. 67	2 33.3	0 0.00	0.58

			00		67	3		
		N	5.00	6.00	6.00	6.00	4.00	
<b>Do you agree, taking promotion may increase more stress in your personal and professional life?</b>	Yes		4	6	3	0	3	
			80.00	100.00	50.00	0.00	75.00	
	No		1.00	0.00	3.00	6	1.00	
			20.00	0.00	50.00	100.00	25.00	
		N	5	6	6	6	4	
		P Value		0.056	0.46	0.028	0.97	0.048

**Table 15 Type & effects of stress, in private bank sector.**

In Chandigarh, 60% female employee of Bandhan bank had no stress from high work pressure; followed by the Axis bank. HDFC bank was on top in, about 75% female employee were not able to give the attention to their family, least were from ICICI, Bandhan and Axis bank about 20% in each. Only 40% female subjects from Kotak Mahindra were working on holiday. 40% subjects from Axis bank and 20% from ICICI bank were not able to take care of their kids. Female employee of ICICI bank about 60% were always missing their family because they are away from them for earning the money; followed by the female employee of HDFC and Bandhan bank about 25% & 20% respectively. 60% female employee of Bandhan bank had no stress; followed by the 40% female employee of Axis bank. There was no significant difference (P value = 0.36) in proportion.

Maximum female employee about 80% of the Kotak Mahindra bank suffered through the headache and least was in ICICI & and Bandhan bank

about 20% in each. Only HDFC & ICICI were the bank whose female employee suffered the mental trauma because of work related stress about 25% & 20% respectively. ICICI and Axis banks female employee had the other problem in their body about 40% & 20% respectively. About 80% in Bandhan & 20% Axis bank, 20% ICICI and 20% in Kotak Mahindra banks female employee didn't feel any problem due to work related stress. There was no significant difference (P value = 0.53) in proportion.

Maximum number of female employees about 80% & 75% were from Axis & HDFC bank who agreed with taking promotion might increase more stress in their personal and professional life and least in Bandhan bank about 40%. About 60% female employee of the Bandhan bank & least 20% of Axis bank were not agreed. There was a significant difference (P value = 0.04) in proportion.

In Dehradun, 50% female employee of Bandhan bank had no stress from high work pressure; followed by the Kotak Mahindra bank about 16.67%. ICICI & Kotak Mahindra bank was on top about 50-50% in each female employee were not able to give the attention to their family, least were from HDFC bank about 0%. Only 40% female subjects from Axis bank were working on holiday. 50% subjects from HDFC bank were not able to take care of their kids. Female employee of ICICI bank about 50% were always missing their family because they are away from them for earning the money; followed by the female employee of Axis and ICICI bank about 0% & 0% respectively. There was no significant difference (P value = 0.48) in proportion.

Maximum female employee about 100% of the HDFC bank suffered through the headache and least was in Axis bank about 40%. Only Bandhan were the bank whose female employee suffered the mental trauma because of work related stress about 20%. Axis banks female employee had the other problem in their body about 40%. Only Axis bank about 20% was there whose female employee didn't feel any problem due to work related stress. There was a significant difference (P value = 0.05) in proportion.

Maximum number of female employees about 100% & 80% were from ICICI & Axis bank who agreed with taking promotion might increase more stress in their personal and professional life and least in Bandhan bank about 60%. About 40% female employee of the Bandhan bank & least 20% of Axis bank were not agreed. There was no significant difference (P value = 0.19) in proportion.

In Delhi, 50% female employee of HDFC bank had no stress from high work pressure; followed by the Axis, ICICI and Kotak Mahindra bank. Axis & Kotak Mahindra bank was on top about 50% & 50% female employee were not able to give the attention to their family, least were from Bandhan bank about 20%. Only 14.29% female subjects from ICICI were working on holiday. 16.67% subjects from Kotak Mahindra bank were not able to take care of their kids. Female employee of Bandhan bank about 40% were always missing their family because they are away from them for earning the money; followed by the female employee of Axis bank about 25%. There was no significant difference (P value = 0.36) in proportion.

Maximum female employee about 100% of Bandhan 83.33% of Kotak Mahindra bank suffered through the headache and least was in HDFC bank about 50%. Axis banks female employee had the other problem in their body about 25%. About 33.33% in HDFC banks female employee didn't felt any problem due to work related stress. There was no significant difference (P value = 0.59) in proportion.

Maximum number of female employees about 60% were from Bandhan bank who agreed with taking promotion might increase more stress in their personal and professional life and least in ICICI bank about 42.86%. About 57.14% female employee of the ICICI bank & least 40% of Bandhan bank were not agreed. There was a significant difference (P value = 0.05) in proportion.

In Lucknow, 50%-50% female employee of Kotak Mahindra & HDFC bank had no stress from high work pressure; followed by the Bandhan bank about 33.33%. HDFC bank was on top in, about 66.67% female employee

were not able to give the attention to their family, least were from Bandhan bank about 0% in each. Only 16.67% female subjects from Bandhan were working on holiday. 40% subjects from Axis bank were not able to take care of their kids. Female employee of Bandhan & ICICI bank about 16.67-16.67% in each were always missing their family because they are away from them for earning the money. There was no significant difference (P value = 0.27) in proportion.

Maximum female employee about 100% of the Kotak Mahindra, 83.33%-83.33% Bandhan and HDFC bank suffered through the headache. Only ICICI were the bank whose female employee suffered the mental trauma because of work related stress about 33.33%. Axis about 20% & Bandhan bank about 16.67% female employee had the other problem in their body. About 33.33% female employee were from the ICICI bank, 20% from Axis bank and 16.67% was from HDFC bank didn't felt any problems because of work related stress. About 100% in Bandhan & 80% Axis bank, 0% ICICI, 50% in HDFC and 75% in Kotak Mahindra banks female employee who agreed with taking promotion might increase more stress in their personal and professional life and 100% ICICI bank, 50% HDFC bank, 25% Mahindra Kotak and 20% Axis bank were not agreed with taking promotion might increase more stress in their personal and professional life. There was significant difference (P value = 0.04) in proportion.

**FIND OUT, HOW FAMILY SUPPORT OF WORKING WOMEN OF PRIVATE BANK, CAN IMPROVE THEIR PROFESSIONAL AND PERSONAL LIFE.**

Role of Family support in improvement of personal and professional life

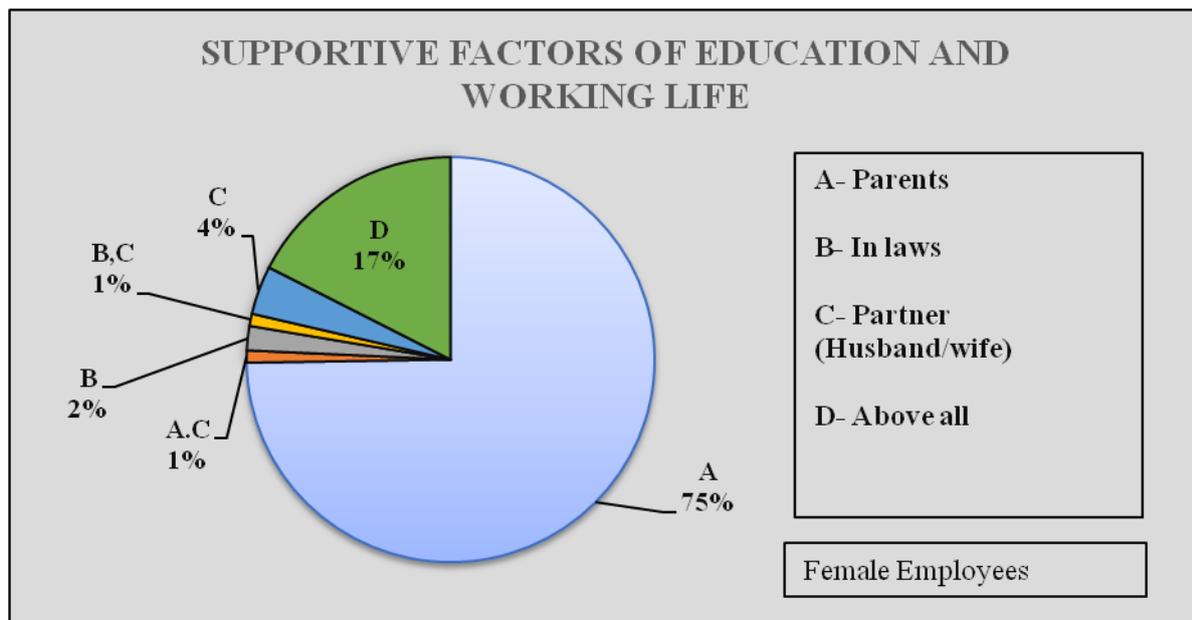
Graphical representation of data

Who is very supportive for your education or working life?

- A. Parents
- B. In laws
- C. Partner (Husband/ wife)
- D. Above all

Supportive factor of education and working life of Female employees					
A	A.C	B	B,C	C	D
77	1	2	1	4	18

Table 16



(Source: - Self-design)

Graph 13 Supportive factor of education and working life.

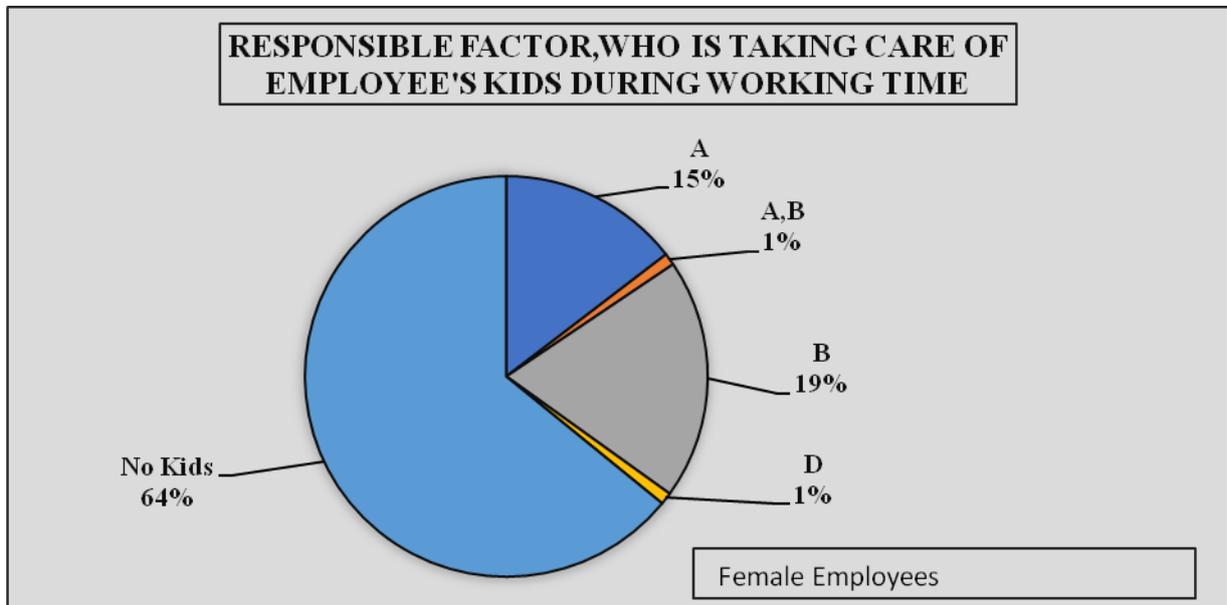
**Interpretation:-** As per above graph 75% of female employees, agreed on option A which means parents are the supportive factors of their education and working life.1% of female employees, agreed on option A and C which means parents and partners both are the supportive factors of their education and working life.2% of female employees agreed on option B which means in laws are the supportive factors of their education and working life.1% of female employees, agreed on option B and C which means in laws and partners both are the supportive factors of their education and working life4% of female employees, agreed on option C which means partners are the supportive factors of their education and working life.17% of male employees agreed on option D which means parents, partners and in laws are the supportive factors of their education and working life.

2 Who is taking care of your kids while you are on working?

- A. Family member
- B. In laws or Parents
- C. Creche
- D. Servant
- E. No Kids

Female Employees				
A	A,B	B	D	No Kids
15	1	20	1	66

**Table 17**



(Source: - Self-design)

**Graph 14 Supportive factor of taking care of kids.**

**Interpretation:-** Female employees, 15% of female employees, agreed on option A which means family members are taking care of their kids during working time. 1% of female employees, agreed on option A and B which means family members and in laws are taking care of their kids during working time.19% of female employees, agreed on option B which means in laws or parents are taking care of their kids during working time.1% of female employees, agreed on option D which means servants are taking care

of their kids during working time.64% of female employees, agreed on option E which means they have no kid.

I observed in private banking sector 50% employee population are young. I saw either they were newly married or few of them were unmarried.

### **RESULT OF DATA ANALYSIS AND FINDINGS**

To measure supportive factor of working women, I analyse proportion difference of different factor in private banks.

Branch	Questions	Response	BANK NAME					P value
			AXIS	BANDHAN BANK	HDFC	ICICI	KOTAK MAHINDRA	
Chandigarh	Who is very supportive for your education or working life?	Parents	3	5	2	3	3	0.05
			60.00	100.00	50.00	60.00	60.00	
		In laws	0	0	0	1	0	
			0.00	0.00	0.00	20.00	0.00	
		Partner (Husband/wife)	0	0	0	0	2	
			0.00	0.00	0.00	0.00	40.00	
		Above all	2	0	2	0	0	
			40.00	0.00	50.00	0.00	0.00	
	N	5.00	5.00	4.00	5.00	5.00		
	Who is taking care of your kids while you are on working	Family member	1	0	2	0	0	0.36
			20.00	0.00	50.00	0.00	0.00	
		In laws or parents	1	0	0	1	2	
			20.00	0.00	0.00	20.00	40.00	
		No kids	3	5	2	4	3	
60.00			100.00	50.00	80.00	60.00		
N	5	5	4	5	5			

	?							
Dehradun	Who is very supportive for your education or working life?	Parents	4	4	4	3	6	0.03
			80.00	80.00	100.00	75.00	100.00	
		In laws	0	1	0	1	0	
			0.00	20.00	0.00	25.00	0.00	
		Partner (Husband/wife)	1	0	0	0	0	
			20.00	0.00	0.00	0.00	0.00	
	N	5.00	5.00	4.00	4.00	6.00		
	Who is taking care of your kids while you are on working ?	Family member	1	0	0	0	1	0.53
			20.00	0.00	0.00	0.00	20	
		In laws or parents	1	1	2	1	1	
			20	20.00	50.00	25	20	
		Servant	0	0	0	0	1	
0.00			0.00	0.00	0.00	20.00		
No kids		3	4	2	3	3.00		
		60	80	50	75	60		
N	5	5	4	4	5			
Delhi	Who is very supportive for your education or working life?	Parents	0	5	5	6	4	0.24
			0.00	100.00	83.33	85.71	66.67	
		In laws	0	0	0	1	0	
			0.00	0.00	0.00	14.29	0.00	
		Partner (Husband/wife)	2	0	0	0	0	
			50	0.00	0.00	0.00	0.00	
	Above all	2	0	1	0	2		
		50	0.00	17	0.00	33		
	N	4	5	6	7	6		
	Who is taking	Parents	1	1	1	1	2	0.65
25.00			20.00	16.67	14.29	33.33		

	<b>care of your kids while you are on working ?</b>		00		7	9			
			1	0	0	0	2		
		In laws	25.00	0.00	0.00	0.00	33.33		
		Partner (Husband/wife)	2	4	5	6	2		
			50	80.00	3	1	33.33		
		N	4	5	6	7	6		
<b>Lucknow</b>	<b>Who is very supportive for your education or working life?</b>		2	4	5	6	3	0.65	
			40.00	66.67	83.3	100.00	75.00		
			1	0	0	0	0		
			20.00	0.00	0.00	0.00	0.00		
			0	1	0	0	0		
			0.0	0	16.67	0.00	0.00		0.00
			2	1	1	0	1		
			40	16.67	17	0.00	25		
		N	5	6	6	6	4		
		<b>Who is taking care of your kids while you are on working ?</b>		0	1	1	1	0.04	
				0.0	16.67	16.6	16.6		25.00
				0	0	7	7		
				2	3	1	0		2
			In laws or parents	40	50	7	0		50
			3	2	4	5	1		
		No kids	60.00	33.33	66.6	7	3	25.00	
			N	5	6	6	6	4	
P Value			0.1	6	0.028	3	0.57	0.029	

**Table 18 Family support of working women of private bank and improve their professional and personal life.**

In Chandigarh, about Bandhan bank 100%, Kotak, ICICI and Axis about 60% in each and HDFC bank parents was very supportive for their

education or working life. Only 20% in ICICI bank, in laws was very supportive for their education or working life. In Kotak Mahindra bank about 40% partner (Husband/wife) was very supportive for their education or working life. In HDFC and Axis bank about 50% and 40%, all parent, partner and in laws were supportive. The significant difference (P value= 0.05) was there in proportion.

IN HDFC and Axis bank about 50% and 20% female employee, family member was taking care of their kids while they are on working. In Kotak Mahindra ICICI and Axis bank about 40%, 20% and 20% female employee, in laws or parents were taking care of their kids while they are on working. In female employees of Bandhan bank about 100%, ICICI bank about 80%, 60%-60% in Kotak Mahindra and Axis bank respectively and HDFC about 50%; had no kids. The non-significant difference (P value= 0.36) was there in proportion.

In Dehradun, about Mahindra Kotak & HDFC bank 100% in each, Bandhan and Axis about 80% in each and ICICI bank about 75% parents was very supportive for their education or working life. Only 25% in ICICI bank and 20% in Bandhan bank, in laws was very supportive for their education or working life. In Axis bank about 20% partner (Husband/wife) was very supportive for their education or working life. The significant difference (P value= 0.03) was there in proportion.

In female employee of Kotak Mahindra and Axis bank about 20% in each, family member is taking care of their kids while they are on working. In female employee HDFC about 50%, ICICI about 25% and Kotak Mahindra, Bandhan & Axis bank about 20% in each, in laws or parents were taking care of their kids while they are on working. In female employees of Kotak Mahindra bank about 20% servant was taking care of their kids while they are on working. In female employees of Bandhan bank about 80%, about 60%-60% in kotak Mahindra and Axis bank about 75% ICICI bank and HDFC about 50%; had no kids. The non-significant difference (P value= 0.53) was there in proportion.

In Delhi female employees of Bandhan bank about 100%, ICICI about 85.71%, HDFC about 83.33% and Axis about 66.67% parents was very supportive for their education or working life. Only 14.29% in ICICI bank, in laws was very supportive for their education or working life. In Axis bank about 50% partner (Husband/wife) was very supportive for their education or working life. In Axis bank about 50% and 17% in HDFC bank, all parent, partner and in laws were supportive. The non-significant difference (P value= 0.24) was there in proportion.

In Kotak Mahindra 33.33%, Axis bank about 25%, Bandhan bank about 20%, HDFC bank 16.67% and ICICI bank 14.29% female employee, family members were taking care of their kids while they are on working. IN Kotak Mahindra about 33.33% and Axis bank about 25% female employee, in laws or parents were taking care of their kids while they are on working. In female employees of ICICI bank about 85.71%, Bandhan bank about 80%, 50% in Axis bank and HDFC about 83.33% and Kotak Mahindra about 33.33%; had no kids. The non-significant difference (P value= 0.65) was there in proportion.

In Lucknow female employees of ICICI bank about 100%, HDFC about 83.33%, Bandhan about 66.67% and Axis about 40.00% parents was very supportive for their education or working life. Only 20.00% in Axis bank, in laws was very supportive for their education or working life. In Bandhan bank about 16.67% partner (Husband/wife) was very supportive for their education or working life. In Axis bank about 40% & 17% HDFC bank and 16.67 % in Bandhan Bank, all parent, partner and in laws were supportive. The non-significant difference (P value= 0.24) was there in proportion.

In Kotak Mahindra 25%, Axis bank, Bandhan bank & HDFC bank about 16.67% in each. IN Kotak Mahindra, Bandhan bank about 50 % and Axis bank about 40% and 16.67% HDFC Bank, female employee, in laws or parents were taking care of their kids while they are on working. In female employees of HDFC bank about 83.33%, ICICI bank about 66.67 %, 60% in Axis bank and Kotak Mahindra about 25% and Bandhan Bank about 33.33

%; had no kids. The significant difference (P value= 0.04) was there in proportion.

### **CONCLUSION**

In competitive environment of private banking sector, women employees are facing different kind of issues like work on holiday, working time of bank, target pressure, sometime discrimination problem at work place and health issues etc. Women employees are not ready to give up with issues. Counselling for solving the stress problem and time management can improve work-life balance of working women. Family is playing very important role. Parents and family members are good supportive factors of working women. Balance between time and task is very important, it helps in better planning and execution according to the priority and importance of the tasks which helps in better work life balance. Private Bank's higher authority should give attention on stress management at their bank.

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