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Coping Strategies of Young Married Women in Banking Sector With Reference To Health and Family

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Abstract: Many researchers have been done on family work and health but only some of them suggested the strategies to be used by women to tackle these issues. Our paper provides an insight into the problems faced by the Indian married women working in private sector banks and the ways which can help them in solving these issues.

This study examines the kinds of work, family and health conflict experienced by female married professionals working in private banks and the suggested strategies & solutions to cope up with the dichotomy. Balancing work and family tasks can put excessive stress on women, who in many families still take primary responsibility for childcare and elder care and end up suffering several health issues. How do such women bring a work-life balance? How do they cope up with the health issues they confront due to work pressure? Will the workplace of the future evolve for the better so that women won't have to worry anymore? Our paper aims at recommending the practices to deal with such complications. Work-life and health balance is a complete myth. But by making calculated choice about which prospect to pursue and which to turn down, rather than simply reacting to crisis, women can engage with work, family, and health.

The study is conducted with 100 women professionals working in private sector banks of Delhi region categorized as newly married women and those with young kids across different levels in the hierarchical chain using random sampling method. Percentage, averages and Likert scale will be used for data analysis.

Keywords: Work-life balance, career, women professional, Spousal Support, stress.

I. Introduction

Work life balance is a term used to describe the balance between an individual's personal life and professional life. A healthy work-life balance assume great significance for working women particularly in the current context in which both, the family and the workplace have posed several challenges and problems for women. The dynamics of the work environment exert enormous pressure on working women as they need to cope with virtually two full time jobs – one at the office and the other at home.

We may live in the 21st century, but it's still a man's world out here. Women comprise 25% per cent of the Indian workforce, but women with families are still doing 90 percent of household responsibilities and childcare duties. Very few women formerly had an access to higher education and they were forced to be at the mercy of their fathers' or husbands' approach towards women and work. But today the rising economy has made women more open to the need for education to empower them and give them healthy careers.

As a result women seem to compete into all sectors at par with men. But this has indeed become a challenging charge for women as they have to take on the role of working professional in addition to their primary role of the homemaker, they are under great pressure to balance their work and personal lives. As working women get married, they have additional duties and motherhood further brings along a number of responsibilities of child bearing to child rearing. They have to manage the primary care of children and extended family and are thus, under even more pressure to continue on a career path. Working mothers of today fulfil family responsibilities and also try to remain fully concerned about their careers battling with the contradictory demands of their multiple roles. They are caught up in the dichotomy of meeting the expectations of the employer and family. The attempt of working women to organize and balance the various problems and activities in their diverse roles all together puts them under enormous pressure. They end up suffering several health issues. Health problems are likely lead to reduce their efficiency and effectiveness.

This paper focuses on the tough life of married working women of Private sector banks of Delhi in their battle to strike a balance between work, family life and health and the ways they adopt to handle the dispute.

It is categorized into six sections: Section 1 gives the nature, scope and objectives of study, Section II gives the research methods and study area, Section III includes Literature Review, Section IV constitutes of the Problems and their possible solutions Section V gives the Findings of study and Section VI includes conclusion and recommendations.

Objectives of study

- To find out the strategies to cope up with the health issues women confront due to work pressure in private commercial banks of Delhi
- To devise the steps which the banks can take to support women in creating a work life balance

Nature and scope of study

The enlightenment for education for women is occupational opportunity and mobility. But it has become a great challenge for the working women of today as firstly they are not only exposed to the same working environment as men and secondly are also exposed to the pressures created by the multiple role demands and conflicting expectations.

Therefore, the study is exploratory in nature and intends to survey only women professionals working in Private Sector commercial banks in Delhi to identify the work, life and health conflict faced by them while dealing with the tough situations at the work place.

II. Research Methodology:

Sample and Questionnaire:

The study was conducted with 100 women professionals working in private sector banks categorized as newly married women and those with young kids across different levels in the hierarchical chain using random sampling method. Data was collected using the personal contact approach by distributing the Questionnaires amongst the sample working in Private Sector Banks (Axis Bank, HDFC Bank, ICICI Bank, Indusind Bank, Kotak Mahindra Bank) located in Delhi Region. In the Questionnaire, Likert's five point scale was employed to determine scores, where respondents were asked to rate each attribute on 5-point scale ranging from highly satisfied to highly dissatisfied. The statements for the questionnaire were formed after consulting relevant literature and some related research conducted in that area. Besides attitudes scale, the survey questionnaire also included a section to capture the general profile of respondents. They were asked about their demographic background including age, education level, marital status, job level, year of experience, nature of organization.

Study Area:

Study was conducted in Delhi. Delhi is a multi-linguistic, multi-ethnic, multi-religious and multi-cultural state and this diversity makes it more attractive for this research. Besides, the state has branches of all leading private sector commercial banks with a good percentage of women employees.

III. Literature Review

Clark, 2000; Ungerson & Yeandle, in his paper in 2005 defines work-life balance as an employee's perception that multiple domains of personal time, family care, and work are continued and integrated with a minimum of role conflict.

Other Indian scholars like Bharat, 2003; Komarraju, 1997; Rajadhyaksha & Bhatnagar, 2000; Ramu, 1989; Sekharan, 1992 address to work-life balance as a key issue in all types of employment with husband and wife both working high work demands with long working

hours have become common. The importance of helping employees achieve a balance between the demands of their work and their home lives has been emphasized.

Grossman, 1981 in his paper highlighted that demographic changes as seen in the increasing number of women in the workplace and dual career families have generate an increasingly diverse workforce and a greater need of employees to balance their work and non-work patterns and smaller families. This has led to an increase in the number of working women and, hence, working mothers.

Ahmad, Aminah (2007) observed the work-family conflict experienced by 239 married female production operators in dual-career families, the community support they received and the coping strategies used to manage the conflict. The women experienced a domination of work over family. The intensity of work intervention with family was considerably higher in the earlier life-cycle stage than in the later stage. About more than half of the women indicated that they have it in mind to leave their job upon having another child, mainly due to the rising cost of childcare services. They received the least social support from their supervisors compared to other sources, and tended to handle with conflict using reactive role behaviour and personal role redefining strategies.

Ken Roberts (2007) purpose is to consider why work-life balance has become a major issue, and the likely outcomes of the prevalent dissatisfaction with current work schedules. The sources of the widespread dissatisfaction with current work schedules will lie in a combination of other trends – increased labor market participation by women, work intensification, the spread of feelings of job insecurity, more work being done at odd hours, the spread of new information and communication technologies, free time increasing more slowly than spending power and aspirations, and relatively long hours becoming most common among employees (and the self-employed) in higher status jobs. An outcome is unlikely to be a general downward trend in hours worked on account of the substantial opportunity costs that would often be incurred by employees, and because some (mainly middle class) employees have access to a number of effective coping strategies.

IV. Problems that women employees encounter in banks

It has been found that female employees experience more physical pain and suffering than their male colleagues. The feeling of fatigue appears earlier and increases more quickly among women than their male counterparts. Continuous exposure to computer systems and the radiation there from has a bad effect on the pregnant women. Women employees being naturally delicate, suffer more from high work pace, high mental stress, lighting and sitting position. Deskbound nature of bank jobs make the women employees more prone to headache, body ache, back problems etc.

Most of the women executives in private sector banks forgo promotions out of the fear of causing disturbance in the family though they are fully eligible and have also qualified themselves with CAIIB and other officer cadre exams conducted by the respective banks. The thought of nurturing new born baby, kids, children coming back from school, etc., distract the devotion of women executives in their thirties. This adversely affects their output at work. Some executives find it very difficult to manage male subordinates and have a tough time in extracting work from them. It is also reported that the males on higher positions tend to dump the work on submissive female executives which results in overloading the executives. In other words the very feminine nature does not allow them to defend against the overload and thus leads to mental stress.

Since there are several time-demanding positions like cashier, teller, accountant, loan officer, portfolio managers, FOREX officer, assistant branch manager, etc., wherein the executive cannot leave the bank without tallying the account, the family members of female executives suffer more and executives concerned experience more mental strain than their male counterpart. Moreover, the very docile natures of women executives come in the way of dealing with customers as they have to bear the verbal abuse of angry and enraged customers. This upsets psychological well being of women executives. When it comes to appraisals, the males are given more weight showing biasness towards female executives thus leading to demotivation and at times depression. Sometimes the subordinates purposely defy the instructions of the female superiors and linger on the assigned task thus making them feel even more stressed due to unable to meet the deadlines. But women are hesitant in recommending disciplinary actions against such non-cooperative approach of their male subordinates.

Since maximum private banks are positioned in prime locality of the town or city and in the case of reaching branches located in far off places, women employees experience more physical strain in travelling to and fro work spot. This travel leaves an undesirable impact on the physical and mental health of women respondents. In view of hectic work schedule and heavy workload, women executives find it challenging to synchronise work and family. In other words the helplessness to give up conventional domestic obligations as a home maker cast further strain on women officers across the banks. Besides women executives might need to be away from the family on account of official meeting. This widens the gap in the relations between the women executives and their family members. All the inconvenience suffered by the women executives in their professional journey is likely to influence the productivity of women thereby declining the quality of office work and health.

Fertility Problems as You Age

When women choose to delay having a family, they may find that pregnancy becomes an impossible dream when you reach the age when you're ready to settle down. A woman's fertility declines as she ages. It's harder for women over 40 to conceive naturally. They may need reproductive assistance, whether through in vitro fertilization (IVF) or fertility drugs. A woman over the age of 35 is also at higher risk for reproductive problems, like endometriosis and ovulation disorders.

A career-driven woman, who does have the dream of motherhood, may find that it's harder for her to get pregnant. The stress from her work environment can hamper ovulation, which makes conception even more difficult.

The Body Shape of Career-oriented Women Matters

As more women delay motherhood for the sake of their careers, their body shapes change. According to a 2009 research study, which was published in the journal *Current Anthropology*, corporate ladder climbing women often tend to have a more masculine, straight up and down figure. They tend to lose the curvy shape that's traditionally associated with fertility.

The researchers in the study theorize that the drive for success and having to work in a stressful environment changes a woman's hormones, leading these career women to have less estrogen and more androgens (the class of "male" hormones; testosterone is a well-known androgen). This hormonal imbalance may make it harder for career driven women to get pregnant. Curvaceous women, on the other hand, have 30 percent the level of the female reproductive hormone, estradiol, so they have three times the likelihood of getting pregnancy faster.

Work-related health challenges facing women

Women generally have more work-related cases of carpal tunnel syndrome, tendonitis, respiratory diseases, infectious and parasitic diseases, and anxiety and stress disorders. Social, economic, and cultural factors also put women at risk for injury and illness. For example, women are more likely than men to do conditional work part-time, temporary, or contract work. Compared to workers in traditional job arrangements, contingent workers have lower incomes and lesser benefits. Like all workers in insecure jobs, women may fear that bringing up a safety issue could result in job loss or more difficult work situations. They may also be less likely to report a work-related injury.

Sexist treatment and gender discrimination in the workplace can affect a woman's physical and mental health. Sexual harassment can lead to:

- anxiety
- depression
- lower self-esteem
- isolation
- insomnia
- nausea
- headaches

Blame it on career demands, parental health, children's education or other equally essential factors, millions of married couples are now bound to stay apart - an ordeal that is fast taking its toll. The geographic divide can lead to emotional insecurity, the fear of facing the world alone and the daily grind that leaves deeper scars at times. Many a time, women are forced to give up senior management tasks if their spouses are transferred or if it influences marriage. Many women say that the most difficult facet of managing work and family is contending with cultural expectations about mothering. One confessed that she stopped working at home after her child was born. Another remarked, "When you are paid well, you can get all the help you need. Like this there are many more that are shared." Other challenges that professional women working in banks face are:

1. "As senior women professionals are moving up to higher positions, how does she figure out her role at home? How does she find her marriage? When the woman's career starts to take off, how does her husband handle it? It's different for everyone."

2. Having a constant back-and-forth about whether she can pursue a career or a family and then deciding to choose one or the other in the first place.
3. If women do make that crucial choice of career vs. family, they will feel as though they are failing as a woman no matter whatever they choose.
4. While men's careers and earnings are either unaffected or even enhanced by marriage and children, women's earnings fall about 7% for each child they have.
5. High-achieving women are not able to meet the career goals they set for themselves in their 20s. It's not because they're choosing to sacrifice job for family when they have kids, but because they're allowing their partners' careers to take priority over their own.

The most difficult thing why women leave their careers for is the real emotional guilt of not being able to spend enough time with their children. Women are also less willing to undertake wide business related travel and both these put them at a disadvantage.

Strategies to cope up with the challenges

In an effort to "have it all," including a husband, family, good health and a career, the balance lies not in how you assign your time (whether you work or stay home), but in how you act during that time. "It's all about perception. You can have a work -life balance."

Numerous solutions have been projected to help women balance career and family demands and to make a healthy environment for herself combining work and care-giving easier for all workers. Among these, flexible scheduling, job sharing, onsite childcare facilities, child and adult care expense plans, short-term leaves, having a spouse who will split up the housework are the most common solution women professionals can choose from. Few more strategies are suggested so as to cope up with the challenges discussed in this paper.

1. A strategy women workers can adopt is to negotiate home working with their employer. For eg., leave work early enough to spend time with your child before he/she goes to sleep. Then put in another couple of hours on the computer at home. It's not ideal, but it's better than arriving home after the child goes to sleep.
2. One has to make sacrifices if one could work part-time rather than full-time, but it works really well. For eg., if you work for half days, so you get to spend the rest all day with your children. The children spend quality time with each of the parent. Of course, always make the most of the weekends when females can spend time with their family.
3. Women should make two to-do lists in the morning - The first contains jobs they know and can get done. The second lists the things they would like to do but they can be postponed too. Then they need to recognise that they can only give so much, and decide where they are going to spend their energy most effectively and happily. One has to create a balance between the two important areas, something is going to have to slide at one time or another. Some days, work slides so that they can take care of themselves (get a massage or pedicure). Some days, the kids end up playing without mothers or watching TV because they need to do something important for work.
4. Working mothers should not let their career ambitions, negative headlines or the pressure to be supermom, stop them from having children if they want them. It may take some imagination to figure out how to have the desired home life and career, but there's never been a better use of problem-solving skills. One can share with her partner.
5. Begin by changing one's perspective on how one thinks about her job. Thinking flexibly about the time she has at her disposal helps to feel that she has control over her working-hours, rather than work controlling her. The important thing is to shift her thinking to a consideration of how she is going to fit her work around her personal life, not vice versa.
6. She might need to rethink her career plan. She should consider whether she is coping with her current role or whether she needs to rethink her career plan. The expectations to excel in both roles are unrealistic. Taking quite a drop in salary is worth every penny to be able to take back control of my life.
7. One should make time for oneself and one's own interests too. Don't stop to think about whether or not you have time to pursue an activity you enjoy. Working moms need a life outside of their work for their own well-being, so they should get themselves booked on to that hobby class thus giving you a healthy routine and a good health.
8. Make a timetable that can be useful to make a time for your non-professional tasks, too. Begin by blocking out the working day and the weekly meetings. Then prioritise time for personal or family commitments. Look at the remaining time and pencil in designated times that you are prepared to work. Make sure that you stick to your times ruthlessly. If you have said you will finish at 9pm, and then do that.

9. One should not let others takeover one's precious time. Sometimes a colleague may need to discuss an important issue, or an urgent appointment may want reassurance. These things have to be attended to, so there is a need to develop strategies to make sure they don't intrude too much on the work time. Take control – be very clear about the amount of time you are willing to commit to a meeting with them and finish the appointment at the time you agreed. One can find lots of great ideas and articles helping to manage time more effectively, plan purposeful tasks which don't require marking and improve your personal-professional engagements.
10. Talking to the family as there is nothing in the world that cannot be solved by talking it out. Discussion with their immediate family and spouse regarding her career path and her health and family issues. A little bit of convincing may be needed to get the family to see things from her perspective. She should not hesitate to make them understand that as much as she loves them, she loves her career too. She should make it clear to them that her career is important to her. Believe it or not, your family would understand and start seeing things from your viewpoint.
11. There are times when you have to stay away from your family because you are working offsite. Here one has to make a decision whether staying away from family is worth it or not. Are the children old enough to cope with mother's absence? Is her spouse willing to take more responsibilities? Is it only for a short duration? These are questions that need to answer before making a decision. If one has to stay away from family for a couple of months, mothers must then make the necessary arrangements with her parents, siblings or other family members. If they are cooperative, then there is nothing like it.
12. When you're struggling with endless to-do lists at the office and at home, one might consider flaking on the gym in order to make time for it all. It has been observed women who stick with their regular exercise, are less likely to experience conflict between their work and outside-of-work roles. Exercise both reduces stress (which itself is an incentive to make time for the gym), and increases self-efficacy (which leads being able to tackle challenges head-on).

Work-life balance is at best an elusive ideal and at worst a complete myth, But by making deliberate choices about which opportunities to pursue and which to decline, rather than simply reacting to emergencies, women leaders can and do engage meaningfully with work, family, and community. They've discovered through hard experience that prospering in the senior ranks is a matter of carefully combining work and home so as not to lose themselves, their loved ones, or their foothold on success. Those who do this most effectively involve their families in work decisions and activities.

Attitudes are changing; however we find that young men and women today have a greater understanding of the challenges associated with juggling work obligations with family life and health. "It's increasingly possible to carefully, consciously and deliberately choose roles that fit our values. Young people are seeing more choice, more freedom and more realistic ways of pursuing lives that fit with the roles they want to fill in society."

Support provided by banks

If the banks extend support to retain their female work force then half the problem of work life balance would be solved. Like ICICI Bank provides its employees a unique leave basket: Six months of paid maternity leave that can be extended by taking leave without pay on a need basis; 36 days of paid child care leave each year for mothers or single fathers till the child attains the age of 2 years and 180 days of leave for employees undergoing fertility treatment.

Besides these, women employees and single fathers get six days of paid leave each year to support an adoptive parent. Those who take sabbaticals can return to work even after two years. The bank offers leave or flexible work options when an employee's child is taking the Standard 10 and 12 exams.

For its part, Citi India has a unique 'Flexible Maternity Policy', where women officers are entitled to avail of maternity leave of 180 days in three different options. Women officers can either avail of leave continuously for six months or exercise flexibility in the leave duration by opting for four months and the subsequent two months in tranches.

The bank also makes sure new mothers secure their performance ratings during maternity leave. "Ratings are critical for promotions. They help reduce potential unconscious or other biases that come in the way of providing women an objective rating for the targets achieved during the period of work in a year

Section-V-Analysis & Findings

DEMOGRAPHIC PROFILE OF REpondENTS

Age	Low Age (Below 25)	10(10%)
	Middle Age (25-50)	38(38%)
	High Age (Above 50)	52(52%)
	Total	100(100%)
Educational Qualification	Graduate	54(54%)
	Post Graduate	38(38%)
	Doctorate	0(0%)
	Professionally Qualified	8(8%)
	Total	100(100%)
Marital Status	Single	26(26%)
	Married	71(71%)
	Widow	3(3%)
	Total	100(100)
Salary Range / Month	Less than Rs.20000	11(11.54)
	Rs.20000 - Rs.30000	16(15.4)
	Rs.30001 - Rs.40000	37(38.5)
	Above Rs.40000	36(34.6)
	Total	100(100%)
Designation	Assistant General Manager (AGM)	7(7%)
	Chief Manager (CM)	3(3%)
	Manager (M)	23(23%)
	Deputy Manager (DM)	20(20%)
	Asst. Manager (AM)	47(48%)
	Total	100(100%)
Experience	Less than 5 years	38(38)
	5 to 10 years	24(24)
	10 to 15 years	38(38%)
	Total	100(100)

Source: Primary Data

Analysis of the data is based on the responses collected through Questionnaire distributed to 100 women professionals, (in reference to the respondents with the above mentioned demographics). Likert analysis was used for data analysis.

Among these 100 respondents, 40% responded that they have very few crucial problems while working in banking sector whereas 38% responded that there are a lot of problems for women in banking sector towards maintaining work life balance. With this result, we found that problems are not caused by parents, 44% of respondents say that parents are encouraging, and others claim that parent's attitude are not encouraging towards sending the daughters in banking sector concerning for their future married life along with a banking career. Other parameters show that 48% working women in banking sector of Delhi are facing problems from the relatives in family while remaining 52% having no problems being caused by relatives in family.

89% women join the bank because of their personal interest while 11% are having financial problems due to which they are working in banking sector. The survey also indicates the fact that among married women, 83% working women are facing non-supportive approach from their husbands.

Half of the respondents think that children of working women in banking sector of Delhi are not neglected or neglected in certain cases, while 17% say absolutely no to negligence towards children and 36% agree that the children are neglected due to the work pressure in this sector.

In the matter of attitude from in-laws 80% respondents have positive attitude while remaining are facing conservative attitude, however, the ratio of negative attitude does not exist in our sample size.

Talking of moral values for working women, 35% working women in banking sector think that it is a big obstacle in their way, while 38% say no, and 27% say that to some extent moral values are hurdle for working women in the banking sector. Transportation problem however not much exist in Delhi but still for working women in Banking Sector it seems because of branches of banks located at far off places covering almost each part of the city, it is a factor creating inconvenience to working women as 27% of working women are not facing any problem in transportation but 73% are facing hard hitting problem at this end. As far as Salary and incentive problem, majority of respondents are satisfied with pay scale and incentives just 8% says they are not satisfied with the salary and incentives they receive at the cost of their personal life. On the question of Gender Diversification in Banking Sector, 37% working women in banking sector says that they are facing problem while working with male staff while 28% are facing no problem at all and 37% says to some extent problem occurs for them.

More than half of the respondents' think that the management should be combined (males and female management) so as to have a future workplace that evolve for the better so that women won't have to worry anymore. While 18% thinks male management is better and 27% are agreeing on female management is better.

A considerable percentage of respondents think that promotion and scaling in the banking sector is on the basis of favoritism that leads to stress while 24% are in the favor of low qualification causing weak promotion. For female workers, 72% of working women say banking sector is a good sector, 18% consider it as an excellent while 11% says its bad sector for working women as there is a very little scope to have a good work, health and family life altogether. It is abstracted from the responses, that Time management is big problem for working women of banking sector in Delhi as 82% are saying that they are facing problem in time management between personal and professional matters while 18% do not take it as a big problem in banking sector.

Conclusion

This research revolves around the topic "Coping strategies of young married women in banking sector with reference to health and family". Research includes primary data collection techniques (Questionnaire and Interviews) from various female workers in the private banking sector. From the data analysis it is concluded that in banking sector though the working women are having few problems that hinders a good work, health and family life, but it still seems things are shifting to betterment. Today women are having supportive attitude from their parents, husbands and other members of the family who encourage them to join banking sector. Although the results showing that children of working women in banking sector are not ignored too much but problem is caused due to non-supportive attitude of the husband towards their work and due to social setup for working females. Majority of the women workers are satisfied with salary structure but promotion and scaling system is not satisfactory as it includes favouritism. With all this, Working women in banking sector consider this profession as a very good sector for female staff in order to work for the nation to play their role in shaping a strong economy as well as Country.

During the study we felt the problem that "Why do very few women reach the top in the banking industry? And reason being the culture that comes in the way of a woman banker's growth. One critical contributing factor is the transfer policy in banks. Typically, a bank officer needs to work at a dozen different places, including in a mandatory rural posting, to move up the hierarchy. In the absence of a support system, women officers invariably end up sacrificing their careers to look after their family and children. But the situation in private sector banks is different. For example, ICICI Bank offers part-time employment and the option of flexible working hours for women employees. It also offers a sabbatical to women employees. Among other facilities, it gives paid maternity leave of six months which can be extended by taking leave without pay; child care leave of 36 days each year till the child attains the age of two; fertility leave of 180 days; and also adoption leave. Things are changing in today's banking industry, albeit slowly. In both emerging markets and developed nations, woman's power of influence extends well beyond the traditional roles of family and education to government, business, and the environment. Women around the globe have more control over their life choices and path than ever before. In emerging markets, women are entering the workforce at lightning speed. Being ambitious and career oriented and having access to more choices, they now want more meaningful work, want to learn and grow professionally and want respect and recognition. Women belonging to upper socio-economic classes were more focused on careers than those from the lower classes. they now sought greater autonomy and are also ready to take risks provided they had a strong family support structure. More importantly, women employees now have role models before them to look up to, to chart out their career path.

Recommendations

When the world of health policy and public health considers the health of women, the foremost thing to link is the well-being of women to that of children and the family and to the health of society overall. Numerous studies have confirmed that personal social support is positively linked with the work-family equilibrium. Personal support outside of work may come from an employee's spouse or partner, parents, siblings, children, extended family, and friends. After the research conclusion, the problems are clear which are faced by working women in banking sector. Hence we recommend some steps that should be taken for overcoming these problems. As parents attitudes is

supportive but relatives are creating difficulties, so, parents of working women should communicate other near ones and society in order to build the trust regarding the transparency of this sector. The second issue is the promotion system in banking sector which is based on favouritism, there should be clear and transparent system introduce either by Government or by management for promotion of the employee whether on the basis of performance or education. A large number of people in India still believe that, for women, marriage must take priority over their career. It is also common to see highly qualified women give up their careers and settle for a traditional homemaker's role in order to adapt to family expectations. I believe that starting a family should not be a restraining to a woman's career goals. There is no reason for a woman not to get back to her work place after taking maternity leave. The bottom line is, you need to think about what you want in your life for your relationships, your physical well-being and for your career. If you want to be happy and fulfilled, no one else can decide that but you.

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