

Work–Life Balance Among Co-Operative Bank Employees In Kanniyakumari District

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ABSTRACT

Work–life balance has emerged as a significant issue in the contemporary work environment, especially in service sectors such as banking. Employees in the banking sector face high levels of responsibility, financial accountability, customer pressure, and performance expectations, which often affect their personal life, family responsibilities, and mental health. Co-operative bank employees experience additional challenges due to limited manpower, community-based work settings, and multiple role responsibilities. The present study focuses on work–life balance among co-operative bank employees in Kanniyakumari. The study examines occupational demands, working conditions, mental health concerns, and the role of organizational support in influencing employees' ability to balance work and personal life. The findings emphasize the need for supportive Human Resource practices and social work interventions to promote employee wellbeing, job satisfaction, and sustainable organizational performance.

Keywords: *Work–life balance, Co-operative banks, Occupational stress, Mental health, HR practices.*

Introduction

Work is an integral part of human life and plays a vital role in shaping an individual's identity, social status, and overall quality of life. From a social work and human resource management perspective, work is not merely a source of income but also a means of self-esteem, purpose, and social integration. In modern society, individuals spend a major portion of their lives at the workplace, making work one of the most influential factors affecting personal and family life.

Life beyond work includes family responsibilities, social relationships, leisure, health, and emotional wellbeing. In traditional societies, work and personal life were closely interwoven. However, industrialization, urbanization, and the growth of the service sector have created a clear separation between work and life. Rapid technological advancement, performance-based evaluation systems, and extended working hours have intensified work demands, leading to stress, role conflict, and reduced quality of life.

In this context, maintaining a healthy balance between work and life has become an

important concern in organizational management and social work practice. Work–life balance is closely linked to employee wellbeing, mental health, family stability, and social functioning.

Research Methodology

The present study titled “A Study on Work–Life Balance among Bank Employees in Kanniyakumari” adopts a descriptive research design to understand the level of work–life balance and the personal and professional problems faced by bank employees. Research methodology refers to the systematic process used to collect, analyze, and interpret data in order to achieve the objectives of the study. In this study, it plays a vital role in examining the working conditions, stress factors, health issues, and psychological wellbeing of employees in the banking sector.

The universe of the study consists of bank employees working in banks located in Kanniyakumari. Using a simple random sampling technique, a sample of 52 bank employees was selected for the study. Primary data were collected through the survey method using a structured questionnaire. The questionnaire included items related to personal details, working conditions, professional stress, personal and family problems, health issues, and psychological problems affecting work–life balance.

The collected data were classified, tabulated, and analyzed using simple percentage analysis. Tables and charts were used to interpret the data and present the findings in a clear and understandable manner. In the study, work-related factors such as workload, working hours, targets, and job pressure were treated as independent variables, while work–life balance, health problems, psychological wellbeing, and family satisfaction were considered dependent variables.

The study is subject to certain limitations. It is confined to bank employees working in Kanniyakumari, and the sample size is limited. The findings are based on the personal opinions of the respondents, and time constraints also posed a limitation. Despite these limitations, the methodology adopted was suitable for achieving the objectives of the study and understanding the work–life balance of bank employees

Analysis and Interpretation

Table4.1: Distribution of Personal Details of the Respondents(N=52)

S. No	Variable	Value Level	No. of Respondents	Percentage (%)
		Below25years	15	30%

1	Age	25–35 years	18	36%
		36–45 years	8	16%
		46–55 years	5	10%
		Above55 years	4	8%
		Total	52	100%
2	Gender	Male	27	54%
		Female	23	46%
		Total	52	100%
3	Marital Status	Single	30	60%
		Married	18	36%
		Divorced/ Separated	2	4%
		Total	52	100%
4	Designation	Manager	6	12%
		Assistant Manager	4	8%
		Cashier	12	24%
		Salesman	10	20%
		Others	18	36%
		Total	52	100%
5	Experience	Less than 5 years	26	52%
		5–10 years	12	24%
		11–15 years	4	8%
		Above15 years	8	16%
		Total	52	100%
6	Monthly Income	Below ₹25,000	14	28%
		₹25,001– ₹40,000	16	32%
		₹40,001– ₹60,000	10	20%
		Above ₹60,000	10	20%
		Total	52	100%

Interpretation

The above table presents the distribution of personal details of the respondents with regard to age, gender, marital status, designation, experience, and monthly income. It is observed that 36% of the respondents belong to the age group of 25–35 years, indicating that the majority of bank employees are in their early to middle adulthood stage. This is followed by 30% of respondents who are below 25 years, showing the presence of a considerable number of young employees. About 16% of the respondents fall in the age group of 36–45 years, while 10% are between 46–55 years. Only 8% of the respondents are above 55 years, indicating fewer senior employees. With regard to gender, 54% of the respondents are male and 46% are female, showing a relatively balanced gender composition in the banking sector. In terms of marital status, 60% of the respondents are single, while 36% are remarried. A very small proportion (4%) are divorced or separated. Regarding designation, 36% of the respondents fall under the ‘Others’ category, followed by 24% working as cashiers and 20% as salesmen. Only 12% are managers and 8% assistant managers, indicating that most respondents occupy clerical or support-level positions. Experience-wise, 52% of the respondents have less than 5 years of experience.

Suggestion

Pared on the findings of the study, the following suggestions are offered

Suggestions to Bank Management

- Adequate staffing should be ensured to reduce work overload.
- Flexible working hours and compensatory leave should be provided during peak workload periods
- Clear job roles and responsibilities should be defined to reduce role ambiguity
- Supportive and participative supervisory practices should be encouraged.
- Management should respect employees' personal time and family commitments

Suggestions to Human Resource Management

- Stress management and mental health awareness programs should be conducted regularly
 - Counseling and employee assistance services should be introduced
 - Periodic health check-ups and wellness programs should be organized.
 - HR policies should integrate work-life balance as a core organizational objective
 - Employee recognition and appreciation systems should be strengthened.
- Suggestions to Employees
- Employees should adopt effective time management strategies.

- Regular physical activity and relaxation practices should be encouraged
- Employees should seek social and emotional support when experiencing stress

Conclusion

Work–life balance is essential for the wellbeing of employees and the sustainability of organizations. Co-operative bank employees face unique challenges due to occupational stress, community expectations, and limited resources. Work–life imbalance affects mental health, family relationships, and job satisfaction.

The study highlights the need for supportive Human Resource practices and social work-oriented interventions to promote a healthy work environment. Ensuring work–life balance among co-operative bank employees will not only enhance employee wellbeing but also improve organizational effectiveness and contribute to community development.

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