

Work-Life Balance Guided Stress Management Effect on Job Satisfaction and Productivity of Working Women in Banks

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Abstract

Background of the Study: In this competitive world stress become an ingredient of the regular life activities. Particularly for the women workers who are playing multidimensional role as working women and house maker both, stress management is more imperative and it became more desirable when there is lack of satisfaction for professional life and also observes some irregularities in the personal life. In order to ensure the sustainability at workplace and regularities in the personal life a perfect balance is required in between the personal life and professional life through work-life management as it leads into helping the managing the stress in both the scopes. Work-life balance practices are helpful in diminishing the friction in between the professional and personal life and that reduced the stress, so balanced work-life reduces stress and good stress management practices helps to ensure the good work-life balance. The other set of dependent study variables such as productivity and satisfaction at workplace depends on both the stress level and work-life balance status of the individual. This research work is an effort to create some empirical evidences presenting the work-life balance guided stress management effect on the productivity and satisfaction of working women of Private and Public sector banks. **Research Methods:** Universe of the study was working women of public and private sector banks of India, but to overcome several research limitations that may arise due to wider geographical scope, the geographical scope of research was restricted up to the working women of public and private sector banks of five states of India (Rajasthan, Delhi, Uttarpradesh and Gujarat). Data from the 2076 working women sample population were analyzed. Ordinary least squares (OLS) regression test with standard errors (S.E.) was performed to test the hypotheses. **Empirical Conclusions:** The research work statically proves the association in between satisfaction and productivity at job and the organization and individual interventions representing the work-life balance guided stress management. The results help to identify the need of working on developing effective and flexible stress management interventions guided through work-life balance at individual and organizational level.

Keywords: *Work-Life, Stress Management, Job Satisfaction, Productivity, Working Women*

Introduction

With the rapid growth in the literary level of the women in India, the ratio of working women has shapely improved with the rise in the economy and demanding for the more inclusive growth of women followed with their participation in the economic development of the country. Even from the stereotypic thought i.e. “men are the bread-earners and women are the house maker”, had also observed a shift due to the socio-economic transformation of single earner family to dual earner family, where the role of women is equivalent to the men and women are equally responsible for fulfilling the needs of family. With this fact the role of women become very crucial and leading into several imbalances at work place as well as in family. Such misbalancing for continuous period results into stress and work-life imbalance and overall affects the productivity and satisfaction at workplace. Stress can be defined as an incident or circumstance that is supposed to be interpreted by the exposed as frightening, challenging or demanding (Hardie, Kashima, & Pridmore, 2005).

Work-life balance and its relationship with the mental health that may in long run result into stress have been revealed by Busch-Heizmann A, Holst E. (2017), Ngo H-Y, Lui S-Y. (1999), and Emslie C, Hunt K, Macintyre S. (2004). Any distressing factor related with the mental or physical health overall affects the psychological, physiological, social and professional well-being of the individual (Frone M.R., Russell M., Barnes G.M. (1996) and Duxbury L.E., Higgins C.A. (1991)). However, it is also imperative that the extent of effect of any such work-life imbalance followed with the stress and its total effect on personal and professional life may vary by personal characteristics and uneven distribution of the psychological traits which is completely depends on behavior approach of individual and, professional roles and capacities which one carries within the organization. Particularly in context to the working women the variables become more sophisticated as working women play double roles (at workplace and at home) and balancing both the roles is quite tough in all the aspects and result into higher level of exhaustion, stress and physical health distress in the them (Eek and Axmon, 2015). Particularly in the Banking Sector the employees put several painful efforts to offers various services to the customers, and in order to maintain the performance at the working place working individual observes distresses that leads into stress and become hard to maintain the balance between the personal and professional life. For women theses distressing factor become more sophisticated as they have to face different kinds of challenges in the regular live than to the men (Maken and Shekhar). Shintri and Kulkarni (2019) through their study over the teaching staff confirmed that stress is the byproduct of difference in between the expected and actual ability to balance the personal and professional life, and

several variables like job security, working hours, technological innovations, deadlines, inappropriate work profile etc and all evenly affect both working men and women.

The most common complexities observed by working women at work-place are namely gender based discrimination, harassment, pay gaps, racial racism, and discrimination followed with differences in policy execution and implementation for women leads into stress and work-life imbalances and results with the decreasing level of efficiency and efficacy at workplace and home both (Mariyam and Ahmed, 2018). All the aforementioned issues result into hardship for the working women. It is also imperative that working women by their own have to identify the factors which help them to identify the factors of personal and work-place stress, as once the factor would be identified one can work to bridge the gaps between the stress free and stressed life. So, Raja and Kanagaraj (2020) emphasized over identifying the causes of stress particularly at work-place and the healthy methods to remove the factors of stresses. So, through several literatures it could interpret that there is significant relationship effect of work-life balance guided stress management on the job satisfaction and productivity of the working class people.

Most of the research works performed on work-life balance guided stress management and its effect on job satisfaction and performance at workplace of the working individual were performed with the single country and sector specific scope [Griep, R.H. et al. (2016), Choi, E., Kim, J. (2017), Allen, T.D., Herst, D.E., Bruck, C.S., Sutton, M. (2000)]. In the perspective of the other research works performed over the operational variables namely work-life balance, stress management, job satisfaction and productivity, this present study is more comprehensive by the respondents sample variability and the research framework pursued to execute the statistical determination of the effect of work-life balance guided stress management effect on job satisfaction level and productivity of working women associated with the different public and private sector banks of Rajasthan, Delhi, Uttarpradesh and Gujarat. Adholiya and Paliwal (2015) mentioned stress factors are directly and significantly associated with the job satisfaction and productivity for the worker of the hotel industry. Hence, this research work proposed to add the explanatory insight into the effect of work-life balance practices and stress management practices over the productivity and job satisfaction and its successive effect on the different aspects of the working women of banking sector of different states of India. The notional relationship that subsists, in between work-life balance, stress management and several aspects of the job satisfaction and productivity of working women as presented in the literature above following research questions are addressed:

1. Is public and private sector bank affect the working women's perception for work-life balance guided stress management effect on job satisfaction and productivity?
2. Does demographic variable affect working women's perception for work-life balance guided stress management effect on job satisfaction and productivity?

Research Design

A. Research Objective and Hypothesis –From the aforementioned addressed research questions, twofold objectivity is identified for research work. The first standpoint is to present an inclusive image of work-life balance and stress management corresponding to the job satisfaction and productivity of the working women of the public and private sector banks. From the other standpoint, to check that at what extent the effect of work-life balance guided stress management can be answerable for the job satisfaction and productivity of working women. Particularly, study would be competent to substantiate the associated hypotheses:

H₀₁: Individual and Organizational interventions in work-life balance guided stress management can basically and insistently affect job satisfaction and productivity through Psychological Interventions (PI), Educational and Skill Interventions (ESI), Management Practices Interventions (MPI), Team and Work Interventions (TWI), and Education and Environment Interventions (EEI).

H₀₂: Work-life Balance and Stress can straightforwardly and decidedly influence every possible aspect of job satisfaction and productivity.

B. Data –The present research work is based on the survey performed for determining the work-life balance guided stress management effect on job satisfaction and productivity observed by the public and private sector banks' working women employees. The survey was administered to address the aforementioned issues related with the work-life balance guided stress management practices and its effect on the job satisfaction and productivity for the public and private sectors' working women five states of India (Rajasthan, Delhi, Uttarpradesh and Gujarat). Multistage, stratified and random sampling method was followed for the working women sample selection. Due to the availability of the sample population of working women particularly in banking sector a certain variation was observed in the targeted population from each state i.e. 600. As a final respondent group of working women, from Rajasthan 550, from Delhi 600, from Uttarpradesh 500 and from Gujarat 600 working women of different public and private sector banks were in conclusion selected as the sample of study. On the basis of specific stratum namely bank and their branches states were selected for the study purpose and banks and their branches were randomly selected for the study purpose. So, a total of 2250 working women respondents were finally selected as sample on the basis of

several criteria of sampling and final interaction with them over the questions related to work-life guided stress management effect on job satisfaction and productivity. For more specific outcomes and responses over the question sets administered around the work-life balance, stress management, job satisfaction and productivity at work place, working women of the 30-60 years of age group were sampled and included as respondents of the study. Shortened and mislaid responses from the sampled population group were excluded for detailed analysis. Total number of the working women respondents expelled was 174 (7.73%), so the final sample size of the study is 2076 working women respondents and their response sets were encoded for further detailed analysis (Table 1).

Table 1: State wise Targeted and Sampled Working Women from Banks

State (s)	Target N	%	Expelled	%	Net N	Net %
Rajasthan	550	24.44	21	0.93	529	25.44
Delhi	600	26.67	42	1.87	558	26.89
Uttarpradesh	500	22.22	81	3.6	419	20.18
Gujarat	600	26.67	30	1.33	570	27.46
Total	2250	100.00	174	7.73	2076	100.0

Source: Descriptive Statistics Result

C. Measurement and Scaling – Questions presenting the different aspects of work-life balance, stress management, job satisfaction and productivity were scaled on 5 point basis and women respondents were asked to rate their opinion for them from very good to very bad. In order to manage the normality of the distribution of the responses were dichotomized into two groups namely first Good followed with basis variable and bad followed with basic variable. Questionnaire incorporated following demographic with different class category characteristics:

- a. **Age:** 30-40 Years, 41-50 Years and 51-60 Years
- b. **Marital Status:** Single/ Widowed and Married/ Cohabit
- c. **Number of Dependents:** Less than 2, 2-4 and 4+
- d. **Type of Employment:** Permanent and Contractual
- e. **In Service Experience:** < 5 years, 5-10 years, 10-15 years and > 15 years
- f. **Sector of Bank:** Public and Private
- g. **Working Hours (Weekly):** < 42 hours, 43-48 hours, 49-54 hours, 50 hours
+
- h. **Time for Commutation to Bank (Daily Basis):** < 1 hr, 1-2 hrs and 2+ hrs

D. Data Analysis –For the purpose of reliability analysis, Cronbach’s alpha reliability test was performed over the dataset. Descriptive statistics test was performed over the demographic or personal characteristics of the working women population participated in the research. Furthermore, to determine relativity between worklife balances guided individual and organizational stress management and job satisfaction and productivity SEM was performed to check the significant cases through Cook's distance. For sector specific relative association determination between the individual and organizational interventions, and job satisfaction and productivity of the working women respondent, multivariate test was performed adjusting the individual and working characters.

Analysis Results and Interpretations

A. Reliability Test Analysis Interpretation: Reliability and internal consistency for the dataset prepared from the responses given by the sampled working women of banking sector was measured through Cronbach’s alpha (α) reliability test. Higher alpha (α) values substantiate good correlation and variability for the dataset. For two different scales presenting the job satisfaction and productivity at work place namely “Work Satisfaction - WS” (α -Value = 0.84) and “Work Productivity- WP” (α -Value = 0.83) observed good reliability for the responses given by the working women respondents (Table 2). For 10 different statements of Psychophysical Interventions and 8 statement of Educational and Skill Interventions of Work-Life Balance guided Stress Management for Individual Higher alpha (α) values were observed (“Psychophysical Interventions - PI” (α -Value = 0.79) and “Educational and Skill Interventions - ESI” (α -Value = 0.78)). For 6 different statements of Management Practices Interventions, 7 statements of Team and Work Interventions and 7 statement of Education and Environment Interventions of Work-Life Balance guided Stress Management - Organizational Higher alpha (α) values were observed (“Management Practices Interventions - MPI” (α -Value = 0.78), “Team and Work Interventions - TWI” (α -Value = 0.84) and “Education and Environment Interventions - EHI” (α -Value = 0.81)) (Table 2).

Table 2: Reliability Test: Cronbach Alpha (α) Test Statistics

Scale	Scale Code	α - Value
For Work-Life Balance guided Stress Management effect on Satisfaction and Productivity		
Work Satisfaction	WS	0.84
Work Productivity	WP	0.83
For Work-Life Balance guided Stress Management- Individual		
Psychophysical Interventions	PI	0.79
Educational and Skill Interventions	ESI	0.78
For Work-Life Balance guided Stress Management - Organizational		
Management Practices Interventions	MPI	0.78
Team and Work Interventions	TWI	0.84
Education and Environment Interventions	EEI	0.81

Source: Primary Data –Cronbach’s Alpha (α) Test Statistics

B. Descriptive Analysis Interpretation: Mean and standard deviation statistics of the individual demographic information variables can be obtained through Table 3. General interpretations drawn from the statistics are: no significant difference is observed for age variable mean value, highest mean score for the marital status was observed for working women of Gujarat (1.6825), for number of dependents highest mean score was observed for working women of Rajasthan (1.6654), for type of employment highest mean score was observed for working women of Rajasthan (1.7750), highest mean score for the work or service experience was observed for the women respondents of Delhi (2.2634), for weekly working hours, it was noticed that highest mean score was observed for women respondents of Delhi (2.2581), for the time for commutation working women of Rajasthan scored highest mean score (1.9187). So, on the basis of mean score and standard deviation value it was clearly observed that balanced participation was observed from the different age group and marital status women respondents. Higher number of dependents confirms the work load and family responsibility on the working women, and also confirms that working women exposed with greater family issues. Higher number of the family member leads higher complexities associated with the members and managing them result into stress. Approximately nearby identical participation from the working women was found from public and private sector banks, so results and outcomes can better be generalized for both the sectors’ working women. In context to the type of employment working individual feel more relaxed with the permanent job rather than the contractual. Higher working hours represent the greater association of the employee with the organization and opposite side of it is his/her lack of involvement in the family and personal life which in long run can affect the family life.

Table 3: Descriptive Statistics (Mean and Percentage) of Demographic Variables

State	Rajasthan [N = 529]		Delhi [N = 558]		UP [N = 419]		Gujarat [N = 570]	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Age	2.1645	1.06	2.1649	1.02	1.9379	1.06	2.1228	1.08
30-40 Years	66	1.22%	66	1.22%	106	1.97%	99	1.84%
41-50 Years	310	11.50%	334	12.40%	233	8.65%	302	11.21%
51-60 Years	153	8.52%	158	8.80%	80	4.45%	169	9.41%
Marital Status	1.6049	1.09	1.5448	1.15	1.5800	1.08	1.6825	1.01
Single/ Widowed	209	5.00%	228	5.45%	176	4.21%	181	4.33%
Married/ Cohabit	320	15.30%	330	15.78%	243	11.62%	389	18.60%
No. of Dependents	1.6654	0.78	1.5448	1.01	1.5346	0.86	1.4596	0.82
< 2	271	6.80%	314	7.87%	240	6.02%	365	9.15%
2-4	164	8.22%	184	9.23%	134	6.72%	148	7.42%
4+	94	7.07%	60	4.51%	45	3.39%	57	4.29%
Sector of Bank	1.5936	0.59	1.5448	0.63	1.5298	0.77	1.5404	0.82
Private	215	5.36%	254	6.33%	197	4.91%	262	6.53%
Public	314	15.66%	304	15.16%	222	11.07%	308	15.36%
Type of Employment	1.7750	0.96	1.7437	0.55	1.7136	0.69	1.7421	0.73
Contractual	119	2.63%	143	3.16%	120	2.65%	147	3.25%
Permanent	410	18.11%	415	18.33%	299	13.21%	423	18.69%
Service Experience	2.2098	1.03	2.2634	0.76	2.2148	0.63	2.1877	1.12
< 5 Years	160	2.74%	165	2.83%	114	1.95%	175	3.00%
5-10 Years	209	7.16%	211	7.23%	185	6.34%	229	7.84%
10-15 Years	49	2.52%	52	2.67%	36	1.85%	50	2.57%
> 15 Years	111	7.60%	130	8.90%	84	5.75%	116	7.95%
Weekly Working Hours	2.1512	0.86	2.2581	0.78	2.1599	1.05	2.1982	0.87
< 42 Hrs.	154	2.68%	147	2.56%	117	2.04%	149	2.60%
43-48 Hrs.	181	6.31%	201	7.00%	151	5.26%	215	7.49%
49-54 Hrs.	154	8.05%	129	6.74%	118	6.17%	150	7.84%
50+ Hrs.	40	2.79%	81	5.65%	33	2.30%	56	3.90%
Time for Commutation	1.9187	1.01	1.8978	0.89	1.9069	0.90	1.8912	0.82

< 1 Hr.	142	2.88%	159	3.22%	114	2.31%	168	3.40%
1-2 Hrs.	288	11.67%	297	12.04%	230	9.32%	296	12.00%
2+ Hrs.	99	6.02%	102	6.20%	75	4.56%	106	6.44%

Source: Descriptive Statistic Output – SPSS

C. SEM Analysis Interpretation: Structural equation modeling (SEM) can help to estimate the associative relationship in between work-life balance guided organizational and individual stress management effect on satisfaction and productivity of working women at job. No negative associations were recognized in between the participating variables. All the positive relationships led to present the good Bayesian Information Criterion (BIC) and the resulting values of the exogenous and endogenous variables followed with difference between BIC model values and adapted model values for the accepted model are presented in Table 4.

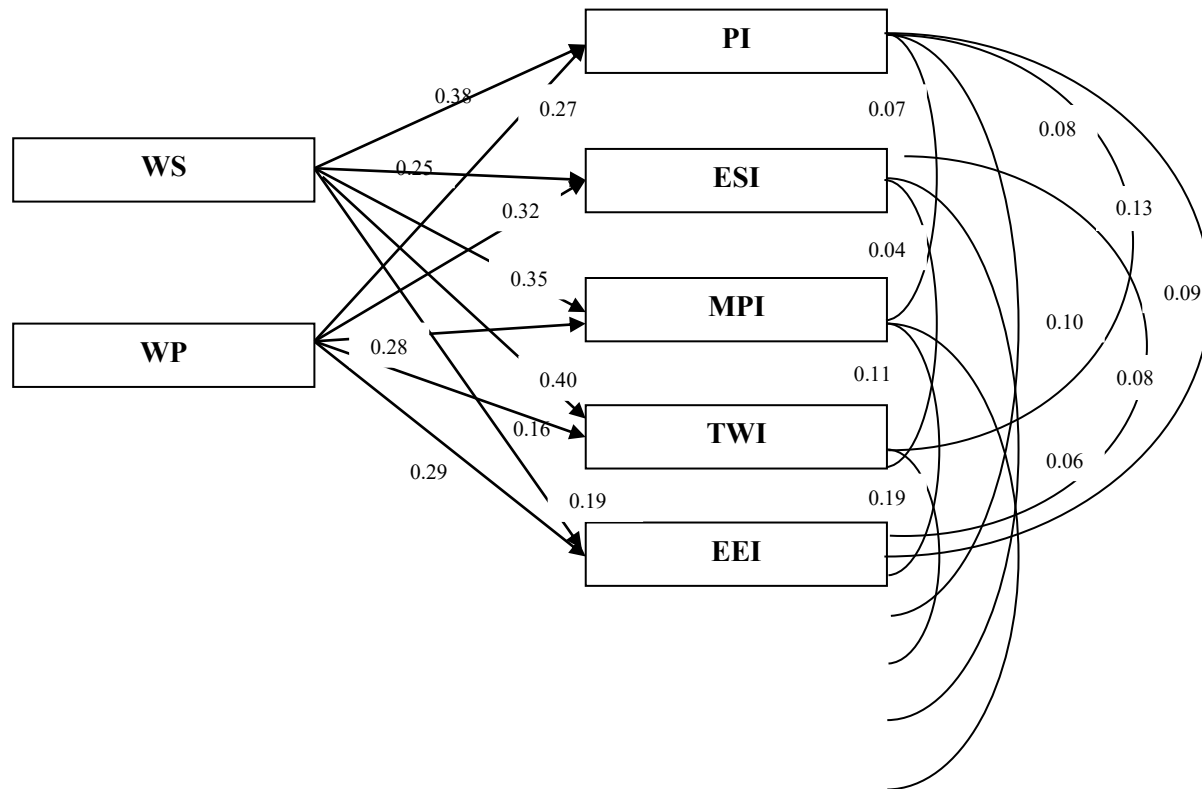
Table 4: BIC Model Adapted Model Values in Percentile

Variables		δ BIC	Parameters	Bootstrap Q _{2.5%} , Q _{97.5%}
Exogenous	Endogenous			
WS	PI	44.59	0.38	0.28, 0.48
WS	ESI	18.32	0.25	0.16, 0.34
WS	MPI	12.67	0.35	0.21, 0.49
WS	TWI	24.38	0.40	0.27, 0.53
WS	EI	8.43	0.19	0.11, 0.27
WP	PI	22.06	0.27	0.15, 0.39
WP	ESI	16.74	0.32	0.19, 0.45
WP	MPI	18.23	0.28	0.15, 0.41
WP	TWI	6.89	0.16	0.10, 0.22
WP	EI	14.89	0.29	0.18, 0.40

Source: Statistical Output

For each working women respondent the Cook distances were also calculated. Only three working women participants were found with outrageous values in which for 2 participant value was 0.69 and for remaining 1 participant value was 1.43. Revised model after removing all the outrageous values is presented below (Figure 1).

Figure 1: Path Diagram Presenting Estimated Parameters



After exclusion of outrageous values, the model was reestablished with the help of re-sampling of parameter participants for approximate 1000 times and after finishing the last cycle, in order to identify 95% scale of assessment, for each parameter 2.5th and 97.5th percentiles were established (Table 4). Considering public and private sector banks' working women participants that scored averagely well for both the constructs. Both the constructs presented that satisfaction and productivity at workplace is significantly associated or can be driven through personal interventions namely Psychophysical Interventions (PI), Educational and Skill Interventions (ESI) and organizational interventions namely Management Practices Interventions (MPI), Team and Work Interventions (TWI) and Education and Environment Interventions (EEI).

Through the statistical assessment of the relationship among the constructs of the research work presented above, it was noticed that working women job satisfaction and productivity is completely driven through the work-life guided stress management. The first hypothesis H_{01} indicated that job satisfaction and productivity at work place of the working women is affected through the individual and organizational work-life balance guided stress management practices (Psychological Interventions (PI), Educational and Skill Interventions (ESI), Management Practices Interventions (MPI), Team and Work

Interventions (TWI), and Education and Environment Interventions (EEI)), was acknowledged. Just the work-life balance and stress management individual and unreasonably can successfully affect the satisfaction and productivity, so as a result conclusively somewhat it lead to accept the H_{02} i.e. Work-life Balance and Stress can straightforwardly and decidedly influence every possible aspect of job satisfaction and productivity.

D. Multivariate Test Interpretation: Multivariate logistic regression test statistics presenting the relationship between the job satisfaction and productivity, and the work-life balance guided stress management is presented in Table 5. Following interpretations were drawn for participated variables' association with reference to the sector of the bank (public and private sector):

- a. Significant relationship was observed in between work-life balance guided stress management (Psychophysical Interventions (PI)) and satisfaction and productivity at job of working women of both Public Sector (aOR = 2.14; 95% CI: (1.56–2.73)) and Private Sector (aOR = 1.89; 95% CI: (1.32–2.46)) banks.
- b. Significant relationship was observed in between work-life balance guided stress management (Educational and Skill Interventions (ESI)) and satisfaction and productivity at job of working women of both Public Sector (aOR = 2.35; 95% CI: (1.44–3.26)) and Private Sector (aOR = 1.96; 95% CI: (1.39–2.53)) banks.
- c. Significant relationship was observed in between work-life balance guided stress management (Management Practices Interventions (MPI)) and satisfaction and productivity at job of working women of both Public Sector (aOR = 2.40; 95% CI: (2.03–2.78)) and Private Sector (aOR = 2.13; 95% CI: (1.53–2.73)) banks.
- d. Significant relationship was observed in between work-life balance guided stress management (Team and Work Interventions (TWI)) and satisfaction and productivity at job of working women of both Public Sector (aOR = 2.02; 95% CI: (1.38–2.66)) and Private Sector (aOR = 2.51; 95% CI: (1.86–3.16)) banks.
- e. Significant relationship was observed in between work-life balance guided stress management (Education and Environment Interventions (EEI)) and satisfaction and productivity at job of working women of both Public Sector (aOR = 2.39; 95% CI: (1.98–2.80)) and Private Sector (aOR = 2.16; 95% CI: (1.49–2.83)) banks.

Though, a slight difference was observed for degree of the association in the public and private sector working women respondents for the Work-life Balance guided Stress Management and Satisfaction and Productivity at Job.

Table 5: Multivariate Logistic Regression - Association between Work-life Balance guided Stress Management and Satisfaction and Productivity at Job of women Respondents

Variable	Public Sector aOR (95%CI)	Private Sector aOR (95%CI)
For Work-Life Balance guided Stress Management – Individual (ref)		
Psychophysical Interventions (PI)	2.14 (1.56-2.73)***	1.89 (1.32-2.46)***
Educational and Skill Interventions (ESI)	2.35 (1.44-3.26)***	1.96 (1.39-2.53)***
For Work-Life Balance guided Stress Management – Organizational (ref)		
Management Practices Interventions (MPI)	2.40 (2.03-2.78)***	2.13 (1.53-2.73)***
Team and Work Interventions (TWI)	2.02 (1.38-2.66)***	2.51 (1.86-3.16)***
Education and Environment Interventions (EEI)	2.39 (1.98-2.80)***	2.16 (1.49-2.83)***

Source: Multivariate Test Output (Sig. level: ***p < 0.001, aOR- Adjusted odds ratio)

So, overall it could conclude that the variation in degree of the association in the public and private sector working women respondents for the Work-life Balance guided Stress Management and Satisfaction and Productivity at Job of both the sector is found small which lead to draw the conclusion that work-life balance guided stress management practices at organizational and individual level will be approximately equally effective for both the public and private sector women employees.

Results and Conclusive Remarks

Working individual, particularly women have to manage several personal and professional aspects very sophisticatedly in comparison to the men, as women role is multi-dimensional by nature to it leads into stress very often and result into non productivity and lack of satisfaction at job. So, there is utter need to identify the balancing practices and methods which can balance the conflicts in between the personal and professional life. Work-life balance is one this kind of the method through which one can work on managing both the personal and professional aspects, so this research work is inclined to determine the associative relationship between the work-life balance guided organizational and individual stress management interventions and work satisfaction and productivity of public and private sector working women of four different states of India. From descriptive individual statistics it is identified that

From descriptive individual statistics it is identified that nearby identical participation from the working women was found from public and private sector banks, so results and outcomes can better be generalized for both the sectors' working women. Descriptive statistics also confirmed that no significant difference is found for different individual variables such as age, marital status, number of dependents, type of employment, weekly working hours, and time for commuting to bank branch mean values, which lead to confirm that no variability in women respondents' opinion was observed for the individual variables across the states. Sequential equation model confirmed that satisfaction and productivity at workplace is significantly associated with work-life balance guided personal interventions namely Psychophysical Interventions (PI), Educational and Skill Interventions (ESI) and organizational interventions namely Management Practices Interventions (MPI), Team and Work Interventions (TWI) and Education and Environment Interventions (EEI). Significant association between the study variables confirmed that Work-life Balance and Stress can straightforwardly and decidedly influence every possible aspect of job satisfaction and productivity of working women. For the variability in the women respondents of public and private sector banks of UP, Gujarat, Delhi and Rajasthan, multi-level logistic regression statistics revealed the good, positive and significant relationship between work-life balances guided stress management (individual and organizational) and job satisfaction and productivity was found across the sector of banks.

In continuance the variability of the relationship between the work-life balances guided stress management (individual and organizational) and job satisfaction and productivity helps to draw a conclusion that the strength of the relationship between the aforementioned variables is found greater for public sector working women than to the private sector working women. So, it could conclude that work-life driven stress management practices are different in both the public sector banks and private sector banks and that may result into difference in the level of satisfaction and productivity of working women. This also confirms that organizational interventions and individual interventions followed for managing the stress for better satisfaction and productivity at work place also have differences, and managing the uniformity for that is critical to manage.

Thus, the research concluded that work-life balance (WLB) driven stress management practices followed at organizational and individual level is having close and significant association with the job satisfaction and productivity at workplace of working women working in both the public and private sector banks of Rajasthan, UP, Gujarat and Delhi states of India. Nevertheless, the degree and the comparative strength of the association between the work-life balance (WLB) driven stress management practices followed at

organizational and individual level is having close and significant association with the job satisfaction and productivity observed differences across the states due to several organizational, demographic and work culture difference. So, in totality this study exactly confirms that different organizational and individual interventions as the baseline have their own differential effect over the job satisfaction and productivity aspect of the working women and so that the policymakers, stakeholders and executive hierarchy people can determine the need of working in the dimensions organizational interventions (Management Practices Interventions (MPI), Team and Work Interventions (TWI) and Education and Environment Interventions (EEI)) to reduce negative effects from work life of working women particularly. It is recommended that working women should work more sophisticatedly on personal interventions (Psychophysical Interventions (PI) and Educational and Skill Interventions (ESI)) to reduce their personal or home related stress to improve their mental satisfaction.

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