



A Study on Work Life Balance of Women Employees in Small Finance bank in Ahmedabad

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Abstract:

As noted, several factors, including technological advancements, evolving values, and demographic shifts, have contributed to the growing significance of work-life balance in modern industrialized societies. These factors are complemented by others such as the increasing complexity of work, changes in family dynamics, and the greater participation of women in the workforce. Therefore, it is imperative for employers to develop strategies that assist women employees in enjoying their work while also leading fulfilling lives outside of it. In conclusion, the data analysis conducted on women employees' satisfaction with work-life balance across different Small Finance Banks in Ahmedabad provides valuable insights into the perceived levels of workplace satisfaction. Overall, this analysis offers a comprehensive view of work-life balance satisfaction among women employees in Small Finance Banks in Ahmedabad, highlighting both variations among banks and the importance of addressing this aspect of employee well-being in the workplace.

Keywords: Small Finance Banks, Employee Satisfaction, Work Life Balance

Introduction:

In the traditional era, women were primarily confined to domestic duties such as cooking, cleaning, childcare, and household management. They were often seen as homemakers and had limited opportunities to pursue activities outside the home. However, the contemporary landscape has undergone significant changes. Women

now play a multifaceted role, not only as homemakers but also as active participants in various aspects of life beyond their households. Factors such as rising living costs and increased access to education and employment opportunities have led to many families having both spouses working, resulting in dual-income households. The expansion of higher education has broadened career prospects for women, leading to a shift from being stay-at-home mothers to thriving professionals. Over time, women have made remarkable progress in diverse fields, leaving a significant impact in their respective domains. Nevertheless, there has been little transformation in their roles as homemakers.

In the majority of households, women still bear the responsibility of managing household chores, cooking, caring for family members, and overseeing the household's operations. With growing demands in both the workplace and at home, the work-life balance of female employees is under considerable strain. In today's fiercely competitive work environment, organizations have heightened expectations from their employees. To meet these demands, employees often find themselves stretching their limits and dedicating more time to their work, which, in turn, disrupts their work-life balance. Achieving equilibrium between professional and personal life has become one of the most pressing challenges faced by women employees in the 21st century. It's noteworthy that many women employees across various sectors struggle with an imbalanced work-life situation, leading to a rising number of divorces, strained family relationships, conflicts within organizations, and even instances of mental health issues and suicides.

The issue of work-life balance has become a prominent topic in contemporary discussions. As noted, several factors, including technological advancements, evolving values, and demographic shifts, have contributed to the growing significance of work-life balance in modern industrialized societies. These factors are complemented by others such as the increasing complexity of work, changes in family dynamics, and the greater participation of women in the workforce. Work-life balance, in essence, refers to the equilibrium between the demands of the workplace and those of personal life. When either side becomes disproportionately demanding over extended periods, it often results in adverse effects, including fatigue, stress, and depression. The lack of harmony between one's domestic and professional life can lead to severe personal and financial hardships, both for the individual and the organization.

In today's competitive landscape, organizations face pressure to achieve high productivity levels, and they increasingly value employees with a healthy work-life balance. Employees who maintain such equilibrium are better positioned to contribute significantly to organizational growth and success. Therefore, it is imperative for employers to develop strategies that assist women employees in enjoying their work while also leading fulfilling lives outside of it.

Working Environment for Women in Small Finance Bank:

The working environment for women in a Small Finance Bank, like any other organization, should ideally be inclusive, supportive, and conducive to their professional growth and well-being. Here are some key considerations and aspects that contribute to a positive working environment for women in such a setting:

1. **Equal Opportunities:** Women should have equal access to job opportunities, promotions, and career advancement. There should be no discrimination based on gender.
2. **Diversity and Inclusion:** Encouraging diversity in the workplace, including gender diversity, should be a priority. Inclusive policies and practices should be in place to make sure that women feel valued and heard.

3. **Work-Life Balance:** Offering flexible working arrangements, such as flexible hours or remote work options, can greatly help women balance their professional and personal responsibilities.
4. **Safe and Respectful Workplace:** It is crucial to maintain a safe and respectful workplace where harassment and discrimination are not tolerated. Clear reporting mechanisms and support systems should be available for employees who experience any issues.
5. **Mentorship and Support:** Providing mentorship programs and support networks can be beneficial for women employees, helping them navigate their careers and address challenges.
6. **Training and Skill Development:** Offering training and development opportunities to enhance skills and competencies is essential for career growth.
7. **Family Support:** Supporting women during maternity leave and providing childcare facilities or subsidies can be a significant help.
8. **Health and Wellness Programs:** Wellness programs that address physical and mental health can contribute to a healthier work-life balance.
9. **Gender Sensitization:** Conducting gender sensitization and awareness programs for all employees can foster a more respectful and inclusive work environment.
10. **Leadership Opportunities:** Encouraging women to take up leadership roles and having a diverse leadership team can serve as role models for other women in the organization.
11. **Policies and Benefits:** Clearly defined policies related to maternity leave, parental leave, healthcare benefits, and career progression should be in place and communicated effectively.
12. **Feedback and Communication:** Regular feedback mechanisms should be established to gather input from women employees about their experiences and suggestions for improvement.
13. **Equal Pay:** Ensuring that women are paid equally for the same work and responsibilities as their male counterparts is crucial.
14. **Career Development:** Providing a clear career path and opportunities for growth within the organization can motivate women to excel in their roles.
15. **Community Engagement:** Encouraging women employees to participate in community and networking events can help build a sense of belonging and support.

It's important for Small Finance Banks to create a workplace culture that values diversity and provides equal opportunities for all employees, regardless of their gender. When women are supported and empowered in the workplace, it not only benefits them but also contributes to the overall success and growth of the organization.

Review of Literature:

1. **Mahi Uddin (2023)**, This research delves into the influence of emotional and practical assistance provided by colleagues and supervisors on the work-life balance of female employees in commercial banks in Bangladesh. The study collected primary data through a questionnaire survey involving 558 female bank employees. Drawing upon the Conservation of Resource (COR) theory, the research found that emotional support from coworkers

and both emotional and practical support from supervisors significantly impact work-life balance (WLB). Interestingly, the study revealed that emotional and helpful support from supervisors had a more profound impact on WLB compared to emotional support from coworkers. Conversely, the research showed that practical support from coworkers had a negligible effect. These findings offer valuable insights for managers, researchers, and professionals by shedding light on the direct influence of specific types of support, such as emotional and practical support from coworkers and supervisors. The study also outlines its limitations and suggests avenues for future research.

2. **SitiHaerami, Nurdjannah Hamid (2023)**, Achieving a balance between work and personal life is a critical concern for both organizations and their employees, particularly for women. This research endeavors to investigate the role of work-life balance in shaping the job satisfaction and performance of female employees. The analysis of the research articles reveals a significant relationship between work-life balance, job satisfaction, and employee performance. The investigation, which predominantly focuses on female employees across diverse organizational settings, underscores the importance of work-life balance for this demographic. It underscores that female employees require a harmonious work-life balance to enhance their job satisfaction, subsequently leading to improved job performance.

It's important to note that this research is limited in scope as it concentrates solely on female employees. Future research endeavors should aim for greater diversity in terms of employee characteristics to provide a more comprehensive understanding of the broader workforce.

3. **K. Sindhuja, S. Subramanian (2022)**, This research focuses on assessing the effectiveness of work-life balance among employees in banks located in Sivakasi, Virudhunagar district, and its influence on employee retention. Additionally, it explores the various initiatives undertaken by these banks to mitigate employee turnover and enhance job satisfaction. To conduct this study, a sample of 245 participants was selected randomly, and data was collected using a well-structured questionnaire. The results of the study indicate that maintaining a healthy work-life balance directly contributes to retaining employees and, in turn, improves their overall job satisfaction.

4. **Nida Zahoor (2021)**, The aim of this research was to investigate the impact of various factors, including high-performance work practices in banks, work-family conflict, job stress, and the personality traits of bank employees, on their work-life balance. To achieve this objective, we distributed structured questionnaires to bank employees who were married, divorced, or separated, had children, and had at least one year of work experience in their respective banks. Our final sample included 726 participants from 277 banks located in South Punjab. The findings of our study indicate that high-performance work practices adopted by banks, as well as the presence of family-to-work conflict and certain personality traits (specifically, Type B behavioral patterns), positively influence the work-life balance of bank employees.

5. **Pravin Bhende, Y.V Reddy (2020)**, This article seeks to uncover the various aspects that make up the quality of work life and work-life balance and to assess how the quality of work life impacts work-life balance. The study collected data from 89 managers working in both public and private sector banks in India, utilizing a convenience sampling method. The collected data was then analyzed using principal component analysis and multiple regression analysis. This research provides valuable insights for managers, as it suggests that enhancing the quality of work life can contribute to improving employee productivity and skill deployment. These findings are pertinent not only for employee well-being but also for the overall output and performance of organizations. Additionally, the study has introduced new dimensions in both the quality of work life and work-life balance, establishing fresh connections in our understanding of these concepts.

6. **Uddin, Mahi Ali, Kalsom Binti (2020)**, This study, rooted in the Conservation of Resource (COR) theory, investigates how female employees in the Bangladeshi banking industry achieve work-life balance (WLB) by considering their perceived social support and the influence of work-life policies. Data was gathered from 559 female employees working in 39 commercial banks in Dhaka and Chattogram using a questionnaire survey and analyzed using statistical methods like multiple regression and hierarchical regression.

7. **Sana Shabir, Abdul Gani (2020)**, This study investigates how the balance between work and personal life (referred to as work-life balance or WLB) is related to the level of commitment employees in the healthcare sector have towards their organization (referred to as organizational commitment or OC), specifically focusing on women employees in the Jammu and Kashmir region of India. To conduct this research, a quantitative approach was employed, involving 580 participants from the healthcare sector in this region. The study's findings highlight a noteworthy positive association between work-life balance and organizational commitment among the participants.

8. **Pavitra Dhamija, Shivam Gupta (2019)**, The banking industry plays a vital role in India's economic growth, and ensuring the job satisfaction of its employees is crucial for the industry's smooth operation. This research aims to investigate how job satisfaction among bank employees (totaling 300 participants) is linked to various aspects of their quality of work life. Additionally, it seeks to examine how socio-demographic characteristics influence these relationships, thus making a unique contribution to existing literature. Notably, an unsupportive work environment is found to have a negative impact on job satisfaction. This research endeavors to provide valuable insights to senior management within organizations, helping them enhance overall job satisfaction among their employees.

Need for the Study:

In the current context, amidst evolving workplace dynamics and changing family structures, a significant portion of women in India faces challenges in achieving the desired Work-Life Balance. Women tend to bear a greater burden of responsibilities within their households compared to men. While research on Work-Life Balance exists, there remains a noticeable gap when it comes to studying the work-life equilibrium of women employees, particularly in the context of Small Finance Banks in India.

Previous studies in this area have predominantly focused on specific sectors like IT/BPO. However, it is imperative to investigate how women in various sectors, including Small Finance Banks, manage the delicate balance between their professional and family lives. Understanding the unique challenges and strategies employed by women in these diverse sectors can provide valuable insights into the factors affecting their work-life balance, ultimately leading to more targeted and effective support systems within the Small Finance

Problem Statement:

In the contemporary landscape, women pursuing careers often face a continuous juggling act due to the mounting demands within the workplace. Even after a full day at the office, they encounter additional responsibilities and commitments waiting for them at home. A significant number of employed women find themselves extending their efforts to fulfill their roles both at work and in their domestic lives. This extended effort often results in a work-life imbalance, which can lead to adverse consequences for both individuals and organizations within the context of Small Finance Banks in India.

For individuals, this imbalance can manifest as heightened levels of stress, complaints, feelings of depression, compromised mental health, increased family conflicts, reduced life satisfaction, and more. Simultaneously, for organizations, these challenges can translate into decreased job satisfaction among employees, a rise in absenteeism rates, diminished organizational commitment, reduced productivity, disengaged employees, and a higher intention to leave the organization.

Recognizing and addressing these challenges within the framework of Small Finance Banks in India is crucial to fostering a more conducive and supportive work environment for women employees, ultimately benefiting both individuals and the organizations they work for.

Research Methodology:

The successful pursuit of research objectives and the validation of hypotheses primarily on the accurate measurement of variables and, secondarily, on the methods and procedures employed to draw meaningful conclusions.

Sample Design:

The women employees in Ahmedabad city constitute the universe for the study. Women employees working in Small Finance Banks in different banks like, AU Small Finance Bank, Equitas Small Finance Bank, Fincare Small Finance Bank, Ujjivan Small Finance bank, Sarvoday Small Finance Bank, Utkarsh Small Finance Bank as a sample frame.

Sample Size:

The Sample Size considered for the study is 300 working women employees selected from selected Small Finance Banks in Ahmedabad.

Sampling Method:

Simple random sampling method is used for the present study to ensure that different Small Finance Banks adequately represented in the sample.

Data Collection:

This study utilizes a combination of primary and secondary data sources. To gather primary data, a survey method is employed, involving the collection of information directly from selected respondents. This data is acquired through a specifically designed questionnaire and, in some cases, via personal interviews. In addition, secondary data is sourced from various written materials such as books, journals, magazines, websites, and other relevant sources.

Statistical Tools:

The data analysis in this study involves the application of statistical techniques such as ANOVA (Analysis of Variance), as well as the calculation of mean scores and percentages to derive meaningful insights from the collected data.

Objectives:

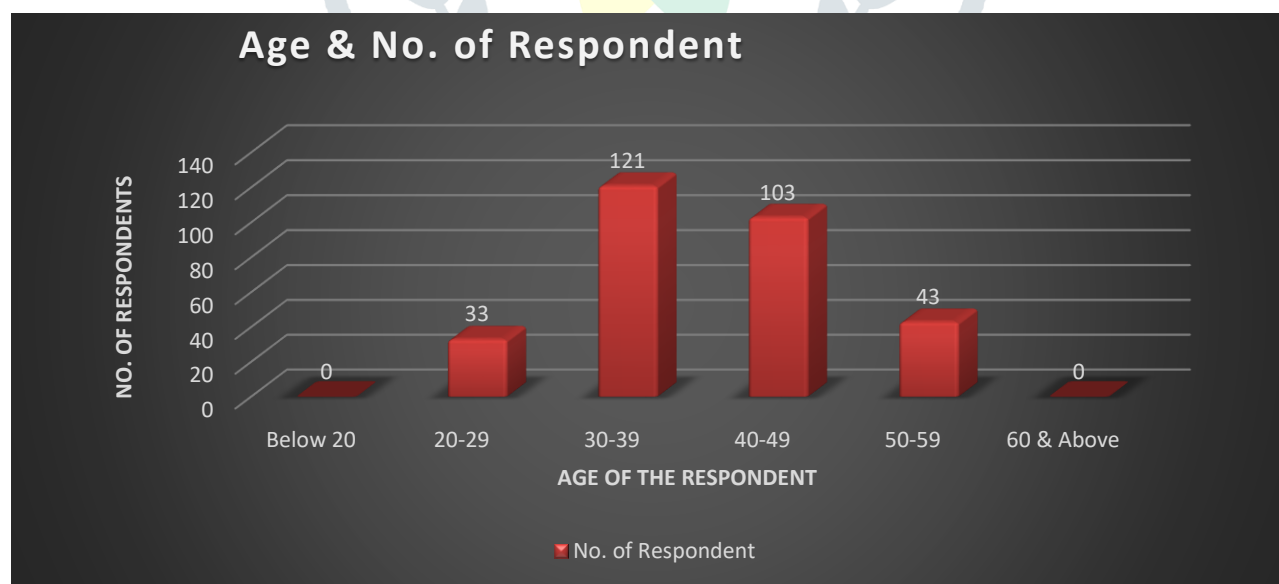
The objective of this research is to examine the work-life balance of female employees within various Small Finance Banks in Ahmedabad. It is anticipated that the nature of their job roles may influence their work-life equilibrium differently. Table-1 displays the work-life balance of women employees across different Small Finance banks, with mean scores calculated from responses collected using a five-point rating scale.

Data Analysis:

A- Demographic Profile of the Respondent

1. Age of the Respondent

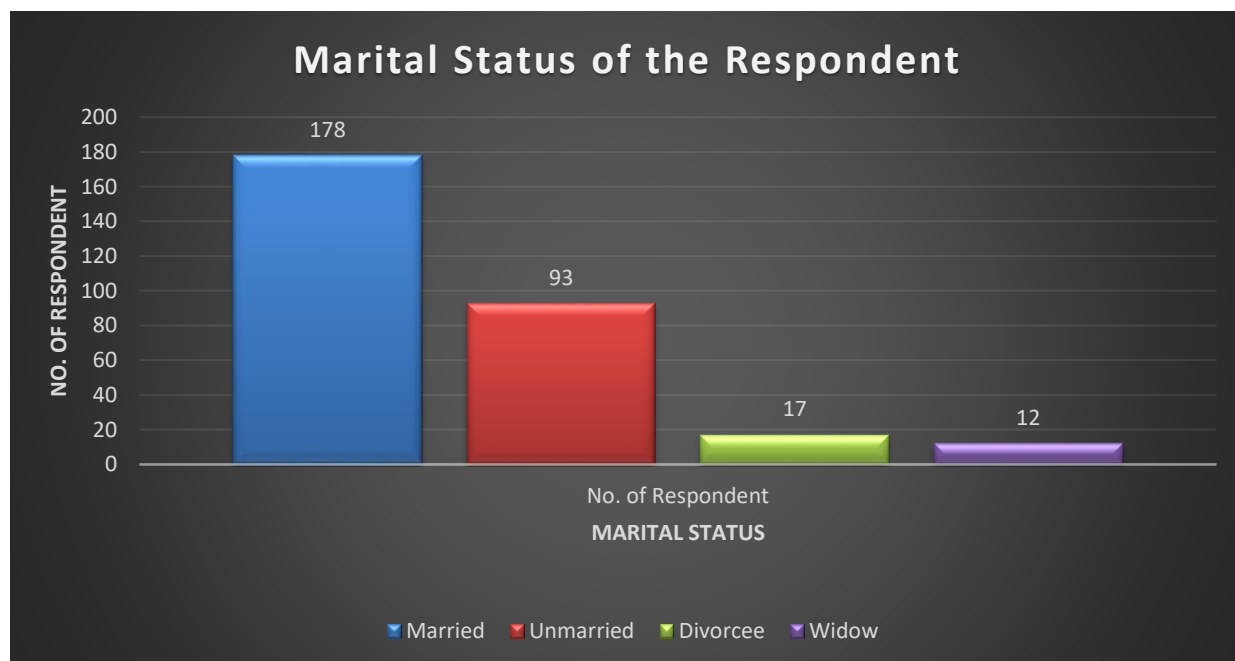
Age	No. of Respondent
Below 20	0
20-29	33
30-39	121
40-49	103
50-59	43
60 & Above	0
Total	300



Explanation: Majority of the respondent are in age group of 30-39. Age group of 40-49 is the second largest age group of women working in Small Finance Bank.

2. Marital Status of the Respondent

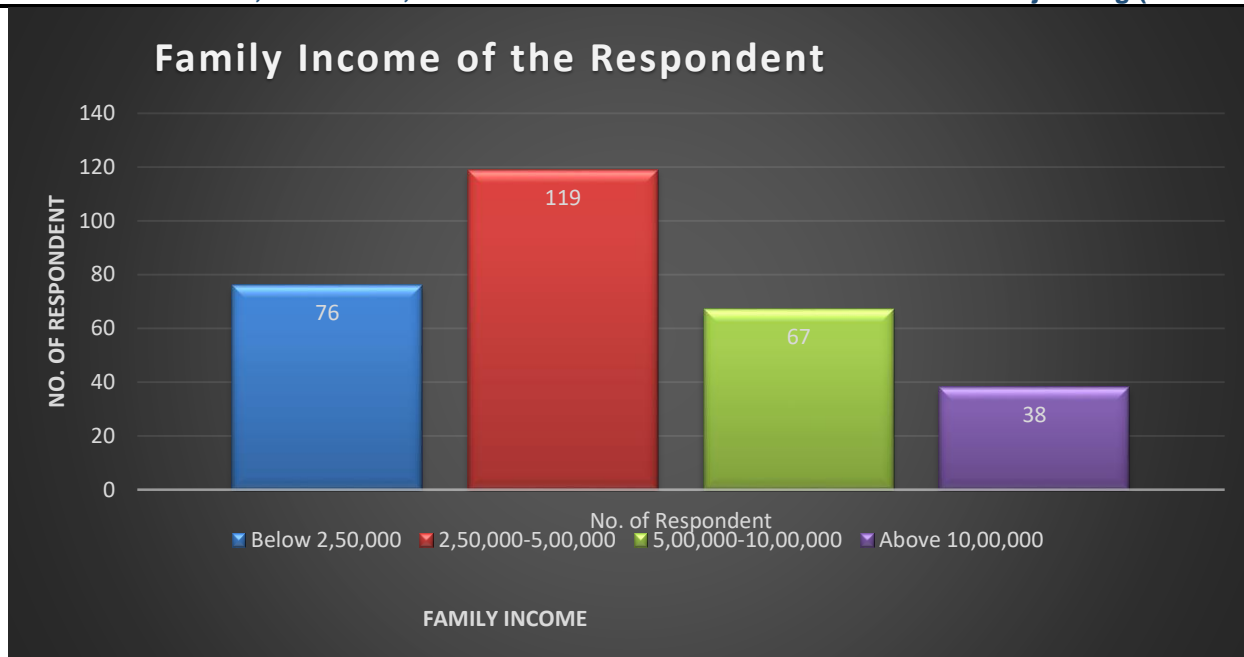
Marital Status	No. of Respondent
Married	178
Unmarried	93
Divorcee	17
Widow	12
Total	300



Explanation: Here, Majority of women are married those who are working in Small Finance Bank. There are very less number of women who are divorcee and widow.

3. Family Income of the Respondent

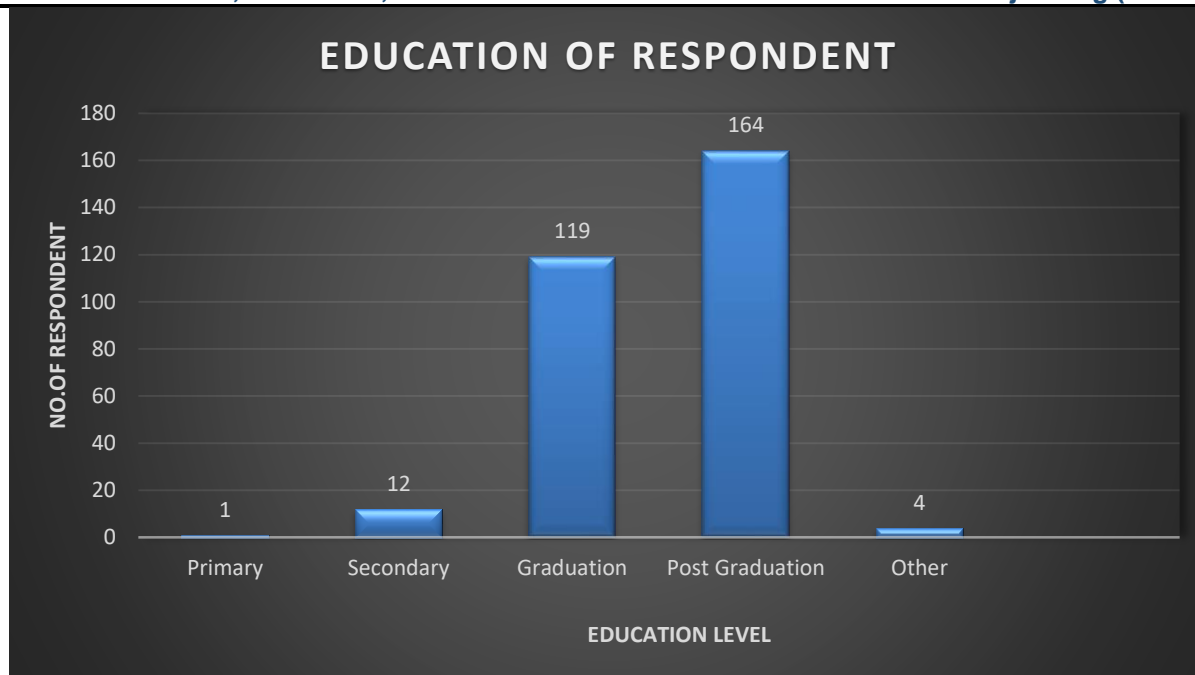
FAMILY INCOME	No. of Respondent
Below 2,50,000	76
2,50,000-5,00,000	119
5,00,000-10,00,000	67
Above 10,00,000	38
TOTAL	300



Explanation: here, Majority of respondent are in income group of 2,50,000-5,00,000. The second highest number of respondent belong to income group of below 2, 50,000.

4. Education of the Respondent

EDUCATION	NO OF RESPONDENT
Primary	1
Secondary	12
Graduation	119
Post Graduation	164
Other	4
TOTAL	300



Explanation: Here, Majority of the respondent having education level of Post Graduation. Second Highest group of respondent having graduation level education. There are very few number of respondent who are having secondary and primary education level.

B- Work Life Balance of Women Employees

Table 1- Mean Scores of Satisfaction with Work life balance of Women Employees in Different Small Finance Banks

Rank	5	4	3	2	1			
Name of the Bank	VS	S	N	DS	VDS	TOTAL	Mean Score	Rank
AU SFB	7	18	13	12	0	170	3.4	3
Equitas SFB	6	20	11	13	0	169	3.38	4
Fincare SFB	4	19	12	15	0	162	3.24	6
Sarvoday SFB	8	13	18	11	0	168	3.36	5
Ujjivan SFB	12	17	11	10	0	181	3.62	1
Utkarsh SFB	9	15	14	12	0	171	3.42	2

Interpretation:

AU SFB has a mean score of 3.4, indicating moderate satisfaction with work-life balance, and it is ranked 3rd. **Ujjivan SFB** has the highest mean score of 3.62, indicating the highest level of satisfaction with work-life balance, and it is ranked 1st. **Fincare SFB** has a mean score of 3.24, indicating lower satisfaction compared to some other banks, and it is ranked 6th.

This table allows for a quick comparison of work-life balance satisfaction among women employees across different Small Finance Banks, providing insights into which banks may have a more favorable work-life balance as perceived by their female employees.

Table 2 Levels of Satisfaction with work life balance

Name of the Bank	Satisfaction with work life balance							
	High Level		Medium Level		Low Level		Total	%
	N	%	N	%	N	%		
AU SFB	22	44	11	22	17	34	50	100
Equitas SFB	19	38	22	44	9	18	50	100
Fincare SFB	15	30	24	48	11	22	50	100
Sarvoday SFB	21	42	13	26	16	32	50	100
Ujjivan SFB	24	48	21	42	5	10	50	100
Utkarsh SFB	17	34	26	52	7	14	50	100

Interpretation:

Table 2 presents levels of satisfaction with work-life balance among employees in different banks. The table is divided into three categories: High Level, Medium Level, and Low Level of satisfaction. The banks included in the study are AU SFB, Equitas SFB, Fincare SFB, Sarvoday SFB, Ujjivan SFB, and Utkarsh SFB.

- i. AU SFB has 44% of its employees reporting a high level of satisfaction, 22% with a medium level, and 34% with a low level of work-life balance satisfaction.
- ii. Equitas SFB also has 38% of its employees with a high level of satisfaction, 44% with a medium level, and 18% with a low level.
- iii. Fincare SFB shows 30% of employees with a high level of satisfaction, 48% with a medium level, and 22% with a low level.
- iv. Sarvoday SFB has 42% of employees reporting a high level, 26% with a medium level, and 32% with a low level of satisfaction.
- v. Ujjivan SFB exhibits 48% of employees with a high level, 42% with a medium level, and 10% with a low level of satisfaction.
- vi. Utkarsh SFB shows 34% of employees with a high level, 52% with a medium level, and 14% with a low level of satisfaction.

In summary, the table provides an overview of how employees across different banks perceive their work-life balance. It suggests variations in satisfaction levels, with some banks having higher percentages of employees reporting high satisfaction, while others have more employees in the medium or low satisfaction categories.

Hypothesis:

H0: There is no significant difference in satisfaction with work life balance of women employees in Small Finance Banks in Ahmedabad.

H1: There is significant difference in satisfaction with work life balance of women employees in Small Finance Banks in Ahmedabad.

Table 3 ANOVA

	Sum of Squares	DF	Mean Square	F	Significance
Between Banks	69.57	5.00	4.52	2.812	0.025
With in Banks	4136.00	294.00	1.90		
Total	4205.57	299.00			

Interpretation:

Table 3 presents the results of an Analysis of Variance (ANOVA) test, which assesses the variation between and within groups. Here's an explanation in 5 lines:

- i. "Between Banks" represents the variance in work-life balance satisfaction levels among different banks. The sum of squares for this variation is 69.57, with 5 degrees of freedom (DF). The mean square is 4.52.
- ii. "Within Banks" represents the variance in satisfaction levels within each bank. The sum of squares for this variation is 4136.00, and there are 294 degrees of freedom.
- iii. "Total" denotes the overall variance in work-life balance satisfaction across all banks, with a total sum of squares of 4205.57 and 299 degrees of freedom.
- iv. The "F" statistic (2.812) compares the variance between banks to the variance within banks. The significance level (p-value) is 0.025, which is below the common significance threshold of 0.05.
- v. With a significant p-value (0.025), the ANOVA suggests that there is a statistically significant difference in work-life balance satisfaction levels between the banks. Thus, the null hypothesis, indicating no difference, is rejected based on these results.

Table 4 Ability to Balance work life and Personal life

Work life balance			
Sr. No	Work life balance	No. of Respondents	Percentage of Total
1	Strongly Agree	46.00	15.33
2	Agree	167.00	55.67
3	Neutral	76.00	25.33
4	Disagree	8.00	2.67
5	Strongly Disagree	3.00	1.00
	Total	300.00	100.00

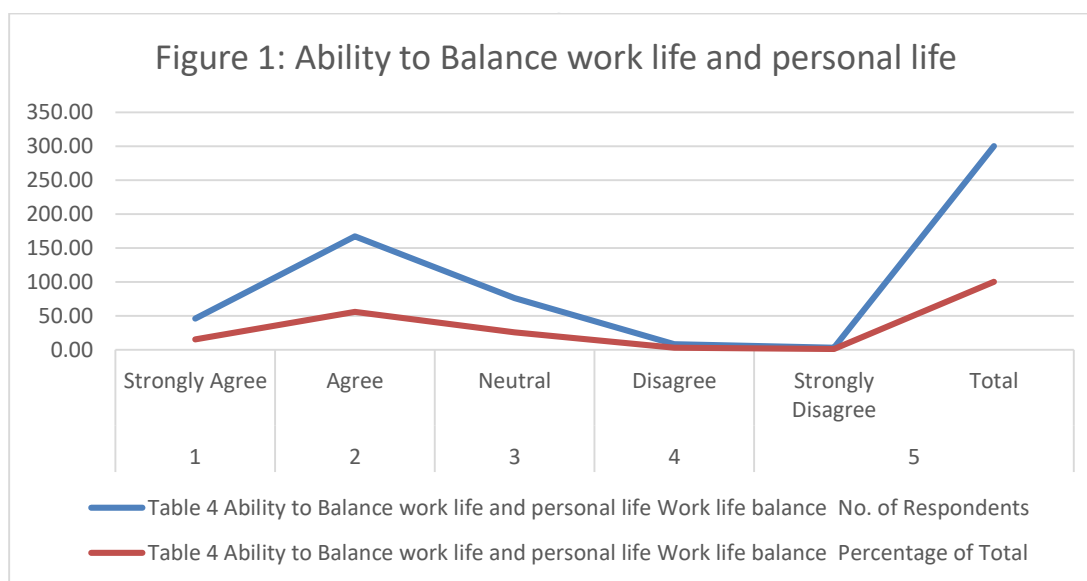
**Interpretation:**

Table 4 provides insights into respondents' perceptions regarding their ability to balance work life and personal life, with data presented as follows:

- i. "Strongly Agree" is selected by 46 respondents, comprising 15.33% of the total respondents.
- ii. "Agree" is the most common response, with 167 respondents, accounting for 55.67% of the total.
- iii. "Neutral" is chosen by 76 respondents, representing 25.33% of the total.
- iv. "Disagree" is the choice of 8 respondents, making up 2.67% of the total.
- v. "Strongly Disagree" has the fewest respondents, with 3, accounting for 1% of the total.

The "Total" row confirms that there are 300 respondents in total, and the percentages add up to 100%, indicating that all respondents have been included in the analysis. This table provides a snapshot of how respondents perceive their work-life balance, with the majority falling into the "Agree" category.

Table 5 Facilitating Work life Balance to Wom Employees

Rank	5	4	3	2	1				
Name of the Bank	VS	S	N	DS	VDS	Total	TOTAL	Mean Score	Rank
AU SFB	5	20	14	11	0	50	169	3.38	4
Equitas SFB	9	19	8	14	0	50	173	3.46	2
Fincare SFB	7	15	9	19	0	50	160	3.20	6
Sarvoday SFB	11	10	15	14	0	50	168	3.36	5
Ujjivan SFB	8	17	13	12	0	50	171	3.42	3
Utkarsh SFB	13	12	11	14	0	50	174	3.48	1

Interpretation:

Table 5 assesses the effectiveness of different banks in facilitating work-life balance for women employees based on rankings and mean scores:

- i. Banks are ranked from 1 (most effective) to 5 (least effective) in terms of facilitating work-life balance for women employees.
- ii. The categories for ranking are Very Satisfactory (VS), Satisfactory (S), Neutral (N), Dissatisfactory (DS), and Very Dissatisfactory (VDS).
- iii. For instance, Utkarsh SFB is ranked first (1) as it has the highest mean score (174) among the banks, indicating it is perceived as the most effective in promoting work-life balance for women.
- iv. Equitas SFB, with a mean score of 173, is ranked second (2), followed by AU SFB, Ujjivan SFB, Sarvoday SFB, and Fincare SFB, which have decreasing mean scores and rankings from 3 to 6, respectively.
- v. Overall, the table provides a comparative assessment of how these banks are perceived by their women employees in terms of facilitating work-life balance, with lower rankings indicating more favourable perceptions.

Table: 6. Level of Work Life Balance Facilitated in Different Small Finance Banks

Satisfaction with work life balance								
Name of the Bank	High Level		Medium Level		Low Level		Total	%
	N	%	N	%	N	%		
AU SFB	18	36	17	34	15	30	50	100
Equitas SFB	20	40	18	36	12	24	50	100
Fincare SFB	16	32	22	44	12	24	50	100
Sarvoday SFB	17	34	16	32	17	34	50	100
Ujjivan SFB	19	38	18	36	13	26	50	100
Utkarsh SFB	22	44	19	38	9	18	50	100

Table 6 illustrates the level of work-life balance satisfaction among women employees in different Small Finance Banks in Ahmedabad.

- i. The table presents three levels of work-life balance satisfaction: High Level, Medium Level, and Low Level, for each bank.
- ii. For example, in AU SFB, 36% of employees report a high level of satisfaction, 34% a medium level, and 30% a low level.
- iii. Across all banks, there is variation in satisfaction levels, with some having higher percentages of employees reporting high satisfaction (e.g., Utkarsh SFB), while others have more employees in the medium or low satisfaction categories.
- iv. The table provides insights into how work-life balance satisfaction varies among different sectors within these banks.
- v. It offers a snapshot of employee perceptions, which can be useful for organizations to assess and improve work-life balance policies and practices.

Table 2 Levels of Satisfaction with work life balance

Name of the Bank	Satisfaction with work life balance							
	High Level		Medium Level		Low Level		Total	%
	N	%	N	%	N	%		
AU SFB	22	44	11	22	17	34	50	100
Equitas SFB	19	38	22	44	9	18	50	100
Fincare SFB	15	30	24	48	11	22	50	100
Sarvoday SFB	21	42	13	26	16	32	50	100
Ujjivan SFB	24	48	21	42	5	10	50	100
Utkarsh SFB	17	34	26	52	7	14	50	100

Interpretation:

Table 7 presents the results of an Analysis of Variance (ANOVA) test, which assesses the variation between and within groups. Here's an explanation in 5 lines:

- i. "Between Banks" represents the variance in work-life balance satisfaction levels among different banks. The sum of squares for this variation is 68.73, with 5 degrees of freedom (DF). The mean square is 4.51.
- ii. "Within Banks" accounts for the variance in satisfaction levels within each bank. The sum of squares for this variation is 4098.00, and there are 294 degrees of freedom.
- iii. "Total" indicates the overall variance in work-life balance satisfaction across all banks, with a total sum of squares of 4166.73 and 299 degrees of freedom.
- iv. The "F" statistic (2.976) compares the variance between banks to the variance within banks. The significance level (p-value) is 0.048, which is slightly below the common significance threshold of 0.05.
- v. With a marginally significant p-value (0.048), the ANOVA suggests that there is a potential statistical difference in work-life balance satisfaction levels between the banks. Thus, the null hypothesis, indicating no difference, is tentatively rejected based on these results. Further analysis or consideration may be needed to draw meaningful conclusions.

Conclusion:

In conclusion, the data analysis conducted on women employees' satisfaction with work-life balance across different Small Finance Banks in Ahmedabad provides valuable insights into the perceived levels of workplace satisfaction. The first table revealed varying degrees of satisfaction, with Ujjivan SFB leading the pack with the highest mean score of 3.62, indicating the highest satisfaction, while Fincare SFB lagged behind with a mean score of 3.24, indicating comparatively lower satisfaction.

The second table further categorized satisfaction levels, showcasing nuances in employees' perceptions within each bank. Notably, the ANOVA test in Table 3 demonstrated statistical significance, suggesting that there is indeed a significant difference in work-life balance satisfaction levels across these banks, rejecting the null hypothesis.

Table 4 delved into respondents' perceptions regarding their ability to balance work and personal life, with a majority of employees falling into the "Agree" category, signifying a generally positive outlook on work-life balance.

Table 5 and Table 6 provided rankings and percentages of high, medium, and low levels of work-life balance satisfaction, emphasizing differences in how banks facilitate work-life balance for women employees. Utkarsh SFB emerged as the most effective bank in this regard.

Finally, Table 7's ANOVA results tentatively suggested a potential statistical difference in work-life balance satisfaction levels among banks, although further analysis and exploration may be required to draw definitive conclusions.

Overall, this analysis offers a comprehensive view of work-life balance satisfaction among women employees in Small Finance Banks in Ahmedabad, highlighting both variations among banks and the importance of addressing this aspect of employee well-being in the workplace. Further research and targeted interventions could help banks improve their work-life balance policies and practices, ultimately benefiting their workforce and organizational performance.

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