

Family and Social Stressors for Women Executives: A Study of Indian Private Sector Banks Operated In CNCR

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Abstract: *These days women are becoming more and more career oriented and they are considering career development as an important issue. Initially women were strict to limited professions, but now they are joining every profession and performing well. But their achievements are at the cost of their family life, which is becoming the cause of work-life imbalance, results in stressful life. Therefore this paper tried to explore the family and social life stressors experienced by women executives working in private sector banks located in Central National Capital Region. The primary objective of this paper is to study the various family and social life stressors faced by women executives working in private sector banks. The primary data is collected, from 500 women executives, through structured questionnaire. The purposive sampling method was used to collect data. Further factor analysis is used to find the workplace stressors and data is analyzed with the help of statistical tools like frequency distribution, mean and standard deviation. To test the hypothesis, t-test and ANOVA have been used. Results indicated that women executives perceived 'dual responsibility', 'lack of family support and high expectations' and 'overburdened and health issues' as the challenging family and social stressors.*

Key words: *Family and Social Stressors, Women Executives, Private Sector Banks, Lack of Personal Time, Dual Responsibility*

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I. INTRODUCTION

Today, with technology reaching its peak and competition in every sector, professionals have to always put extra efforts to strike a balance between personal and professional lives. A slightest imbalance, in any one of personal and professional lives, can instantly affect the other and may cause huge distress to the individual concerned. The composition of today's workforce constitutes a significant proportion of women professionals who are managing family, children and work. As a result, balancing work and profession has become an essential part of life for women executives. A significant percentage of women executives feel that taking care of day to day functioning of family is considered as women's responsibility, which affects their career decisions (Budhapriya, 2009). As geographical mobility is risky for career progression and for family balance, many women managers choose to remain rooted at one place as tied-stayers (Bielby & Bielby, 1992).

It has been identified in the research conducted on women in management, that sex role stereotyping acts as a major barrier affecting women's advancement into managerial positions. A common question is asked to almost every successful married women that how do you manage your family and work. Why such type of questions never asked to men. Because it is assumed that women is responsible for taking care of children, spouse, elders and social activities.

Rajadhakshya and Bhatnagar (2000), reported that men are more committed to work or occupation than women and gender based socialization lead men to identify themselves with 'work-roles,' and women to identify themselves with 'family roles.' Women are expected to identify with the family and, therefore, invest more time and energy resources to enhance performance in that role. The expectation that women should give priority to the family suggests that women managers would experience higher levels of parental role-overload than men (Aryee, Srinivas and Tan, 2005). The study by Warren, Fox and Pascall (2009), revealed that combining paid-work and motherhood remains a major source of difficulties for women. It is the mothers, rather than the fathers, who bend their jobs to meet family needs. To lessen such type of problems women executives compromise with their jobs in favor of family (Joshi, 1990).

The most significant issue is that in dual career families, both men and women can't concentrate on their career enhancement simultaneously. In India, people believe priority for women should be their family whereas men give priority to work than family. As a result working women feel overburdened. It is found that women manager's involvements, demands, and accomplishments in the employment and family domains are mutually interdependent (Guttek, Repetti & Silver, 1988).

II. REVIEW OF LITERATURE

To make this study more imperative various previous researches related to this study are explored and conclusion of various research studies is given in the following section.

Singh (1972) observed that only twenty-five per cent of the married working women in Punjab were fully satisfied with the time they devote to their family. The factors affecting their role conflicts were age of children, child care, family size, nature of occupation and time spent outside the home. The composition of today's workforce constitutes a significant proportion of women professionals who are managing family, children and work. Even though career demands may be equal for both the partners, married women executives do not receive the support they need from the organizations and society (Davidson & Cooper, 1986). According to Joshi (1990), family environment and work environment are the two factors that contribute to the enhancement of complications or problems for employed women, and between the two, the non-job factors or family related factors weigh more importantly for women.

As geographical mobility is risky for career progression and for family balance, many women managers choose to remain rooted at one place as tied-stayers (Bielby & Bielby, 1992). A research on working women in India by Sekaran (1992), showed that work and family dilemmas are often different from those reported by women in the west. The growing number of educated women in India who are now participating in the urban, organized, industrial sector in technical, professional, and managerial positions has been accompanied by a steady growth in dual career families (Komarraju, 1997).

Moreover, Luecken, Suarez, Kuhn, Barefoot, Blumenthal, Siegler, & Williams, (1997), reported that working women with children at home, experience higher levels of home strain than those without children at home, irrespective of marital status or social support. Komarraju (1997), noted that relative absence of an infrastructure that provides a reliable supply of electricity, water and time-saving modern day kitchen and other appliances, renders the performance of domestic responsibilities a burden, particularly for women in dual career families.

Nagaich (1997), pointed out that because of dual responsibility, majority of the working women did not find enough time to take care of their home and children. As far as the problems at workplace are concerned, majority of women did not face any problem rather they show a high degree of job satisfaction, which indicated their confidence and competence in their office roles.

Beena (1999), conducted a research on a sample of 319 women executives from manufacturing, consultancy and service industries to find out the difference and relationship between role conflict, role ambiguity and role overload experienced by the women executives in the private and public sector organizations and also to find out the association of family responsibilities with role conflict, role ambiguity and role overload experienced by women executives. According to the results of role overload was found predominant due to their double role. Family responsibilities are positively related with role conflict, and role overload. There was a significant positive relationship between role conflict and family responsibilities of women executives.

Singh (2002), reported that women delayed their decision to have a child if they were committed to their jobs and preferred to have only one child since responsibility of home is considered to be their duty. They did not give much priority to their promotions and career growth as they prefer to give quality time to their children. Unmarried women were able to do better because they did not have home responsibility but they have constraints on socializing with friends and family. In the corporate world, more women joined as executives and managers from financially sound families. They were committed to their jobs and enjoyed positions of responsibility but they were facing problems of mobility and slow promotions due to time constraints and family responsibilities and relationships with male subordinates.

Abraham (2002), stated that women carried a double load as employee and housewife. According to research working women were supermoms playing varied roles and reconciling between tradition and modernity. Punia (2005), found that many domestic factors make it difficult for the women to advance to higher jobs. They need to choose between two apparent opposites- an active and satisfying career, or marriage, children, and a happy family life.

Colette Darcy & Alma McCarthy (2007), explored the impact of life cycle stage, specifically parenting stage, on work-family conflict among working parents to determine whether apparent differences are evident among those individuals at the early stage of their parenting cycle compared with those with older children. To achieve this objective, 76 individuals having children from 22 hotels were selected from Irish hotel sector. A number of measures were used to assess the impact due to a number of factors, namely job stress, job involvement, managerial support and colleague support, may have on working parents' work-life conflict. Findings of this research explained that the factors influencing work-family conflict differ for each of the parenting groups analysed. It was found that job involvement, job stress and colleague support all have predictive powers for parents having dependent children in terms of explaining the antecedents of work-family conflict.

Gunavathy & Suganya (2007), traced the causes, consequences and interventions for work-life balance among married women executives of BPO sector. The authors divided causes for work life imbalance as organizational factors (work-related, time-related and relationship-related factors) and personal factors (lack of family support, marital conflicts and frequent change in sleeping patterns). Further consequences of work-life imbalance were found in the form of stress, burnout, and insufficient time for family, health problems, displacement of negative emotions on family members and on co-workers and poor work performance.

According to Budhapriya (2009), balancing work and family roles has become a key personal and family issue for many societies. Work and family are the two most important aspects in today's life and, contrary to the initial belief that they are distinct parts of life; these domains are closely related. Various researchers have conducted study on family stressors. Some of the important studies are reviewed in the forthcoming paragraphs. A significant percentage of women executives feel that taking care of day to day functioning of family is considered as women's responsibility, which affects their career decisions.

Maryam Zarra-Nezhad, Ali Moazami-Goodarzi, Leila Hasannejad & Khadijeh Roushani (2010), tried to assess the relationships between occupational stress and family difficulties in working women. A sample of 250 married working women with two or more children participated in this study during 2010 in one of the largest city of Iran, Ahvaz. A non-experimental, cross-sectional survey design was conducted using Demographic Information form, The Sources of Work Stress Inventory (SWSI) and Family Adaptability and Cohesion Evaluation Scales-II (FACES-II). The results suggested that there were significant positive relationship between levels of occupational stress and family difficulties in working women. Regarding to woman's household tasks and families responsibility, it is important to measure the level of occupational stress in working women and assess relation between occupational stress and family difficulties in order to obtain knowledge for health care providers to provide support to the working women and their families.

According to Jennifer Tomlinson & Susan Durbin (2010), many women managers accepted that they are struggling to progress further while working part-time, despite being committed to their careers, progression and working in excess of contracted hours and they need a mentor specially in their mid-career stage, when they are facing challenges of advancement of career and managing family simultaneously.

Sandhu (2010), in his article titled, "Working Women in a Trap" published in 'The Tribune' pointed out that marriage and job bring in more problems for the women. While going to work there is the daily tension of driving safely on the killing roads. She has to work at office, fighting off unwanted male attention and leering, and compete with the male colleagues in a desperate effort to prove that she is doing an equally good, if not better job. On way back home, she buys groceries, then cooks food, cleans the house, helps the children with homework and makes the beds. At the end of the day, she might think: why is it so though being a woman?

Patwa (2011), carried out a research with a sample 110 working professionals of banking and insurance sector to study their level of work life balance. She discussed concern for employees on the basis of 'care of elders', 'educating children', 'house work', and 'shopping'. Further it was found that involvement of women professionals for all the four factors is more than men professionals. The study also concluded that working professionals were not able to spend enough time with their family and it was more faced by employees of Insurance sector than the employees of banking sector. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems (Shahid, Latif, Sohail, & Ashraf, 2011).

Rastogi & Bansal (2012), conducted a research to examine the impact of family responsibilities on Women Professionals' after marriage on career decisions and their impact. The study was conducted with 140 women professionals working in public sector, private sector, government services and in NGOs across different levels through purposive random sample method. Results indicated that Indian women's career decisions were considerably affected by their family responsibilities. Further the study concluded that children's responsibility, lack of spousal support and structure of family hinders their ability to advance and women prioritize family over work.

Kumar & Sundar (2012), conducted a research to study factors that preventing women employees from aspiring for higher posts and further to study the impact of work-life of women employees on their social life. The study was conducted on the base of a sample of 120 women executives working in public, private and new generation private sector banks in Puducherry. The factors for first objective were namely, taking care of the family, combining domestic work and office work leaves no time for making us fit for higher posts, physical strain necessitating longer hours of stay in the office, strain of frequent tours and/ field visits and fear of transfer which disturbs family life and domestic peace. Further factors taken to study the impact of work-life of women employees on their social life were namely, satisfaction with contribution at home, adverse effect on children's education, behavioral problems on children, hindrances of domestic responsibilities at career, work emergencies affecting domestic life and ability to cope with work and career. The analysis indicated that women employees from the nuclear families were more disturbed by the fear of transfer and consequent loss of peace of mind.

Women professionals from nuclear families were found more underperforming than those from joint families. As regards ambition for career growth, unmarried and single categories have moderate ambition.

Shakeel-ul-Rehman (2015), research was survey based and intended to study stress causing factors among women in Salem city through a structured questionnaire. Major dimensions of stressors like; sociological factors, psychosomatic factors and family and relationship related factors have been investigated, moreover some mental and physical stress management strategies to cope up adopted by women have also been covered under the study. The study used structured questionnaire to get the response on diverse variables. The sample size consists of 100 respondents both working and homemakers who were chosen on the basis of convenience sampling technique. The study used both primary and secondary sources of information. As far as socio-economic stressors are concerned financial pressure, trouble with in laws, compulsory socialisation, peer interference and unexpected guests are the major stressors. Further major psychosomatic factors are low esteem, distrustful attitude, temperament/anger and procrastination. The anxiety about future of children, husband's job insecurity and uprising teens are family and relationship stressors.

III. RESEARCH METHODOLOGY

3.1.1 Objectives of the Research

1. To study the various Family and Social Stressors faced by women executives working in private sector banks.
 2. To analyze the relation between Family and Social Stressors and Demographic variables.
- **Population and Sample:** the population defined for this research paper was limited to the women executives working in private sector banks in CNCR. In this study convenience sampling technique has been used and data collected from 500 women executives.
 - **Database and procedure of analysis:** Primary data collection method is used for the achievement of the objectives. A structured questionnaire was used to collect primary data for the study. The respondents were asked to indicate their perception regarding various workplace variables on a five point Likert scale (1 for strongly agree and 5 for strongly disagree).
 - **Statistical tools and techniques:** the collected data further has been analyzed by using descriptive statistics such as percentages, mean scores and standard deviation. To find out the variation of opinion among various categories t test and F test have been applied. These statistical techniques are run through SPSS version 19 for windows.

IV. RESULTS AND DISCUSSIONS

4.1.1 Demographic Characteristics

Table 1 is presenting the distribution of respondents and their percentages based on various demographic categories.

Table 1: Distribution of Respondents on the basis of Demographic Factors

Demographic Variables	Categories	No. of Respondents
Sector of Bank	Old Private Sector	73(14.6%)
	New Private Sector	333(66.6%)
	Foreign	94(18.8%)
Location of Bank	Faridabad	120(24%)
	Gurgaon	140(28%)
	Noida	90(18%)
	Delhi	150(30%)
Designation	Lower Level	268(53.6%)
	Middle Management Level	204(40.8%)
	Top Managerial Level	28(5.6%)
Qualification	Graduation	70(14%)
	Post Graduation	430(86%)
Work Experience	Less than 5 Years	288(57.6%)
	6 to 10 years	148(29.6%)

	Above 10 Years	64(12.8%)
Age (in years)	Below 24 years	90(18%)
	24 - 33 years	279(55.8%)
	34 - 43 years	115(23%)
	Above 43 years	16(3.2%)
Marital status	Single	192(38.4%)
	Married	292(58.4%)
	Divorced/Widowed	16(3.2%)
Children	Yes	207(41.4%)
	No	293(58.6%)
Type of Family	Joint	169(33.8%)
	Nuclear	331(66.2%)
Domestic Helper	Yes	404(80.8%)
	No	96(19.2%)
Dependents in the Family	Yes	145(29%)
	No	355(71%)
Mode of Transport	Public	288(57.6%)
	Private	212(42.4%)

The scale of variables put to analyzed the ‘KMO and Bartlett's Test of Sphericity’ and ‘Reliability Test’, the obtained values showed that Cronbach’s Alpha of the scale is 0.931, which is satisfactory. Kaiser-Meyer-Olkin measure of sampling adequacy is also applied and results showed the value as 0.874 (>0.5) revealing that the factor analysis applied to the scale is appropriate (Malhotra 2006). Further Bartlett’s test of Sphericity is also applied which resulted in the 0.000** level of significance, which indicated that the variables are correlated in the population. The results of the factor analysis along with factor labels are shown in table 2.

Table 2: Factor Labels and Factor Loadings

Sr. No.	Factor Statements	Factor Loading
F1	Factor 1(Lack of Time for Family and Recreational Activities)	
11	I don't have sufficient time to maintain social networking (eg. Member of any club, cordial relationship with close friends etc).	0.809
26	I find it difficult to be punctual at office due to house hold work.	0.765
27	I feel that I have insufficient time for developing healthy habits among family members(healthy food, walk& exercise etc.)	0.764
25	I feel that I have insufficient time for outings with children.	0.744
10	I feel that I have insufficient time to take care of family responsibilities (education of children; taking care of elders etc).	0.695
4	I feel that I have insufficient time for Hobbies/Leisure activities	0.651
9	I feel very difficult to attend all the family/societal functions due to official work.	0.651
24	I feel that I have insufficient time to assist children with their homework and school activities.	0.647
14	I feel that society and family members expects from me to keep family at priority than workplace.	0.599
22	I feel very tough to get leave to attend PTM/annual function of children, marriage ceremonies, illness of family members etc.	0.595
F2	Factor 2 (Lack of Family Support and High Expectations)	
7	My efforts regarding career advancement becomes a cause of conflict between me and my spouse.	0.791
12	I feel that my family members want me to attend all the family affairs	0.749

6	I feel that my family members expect more quality time for enjoyment (outings, watching movies, shopping etc).	0.746
16	I feel that due to work-related responsibilities, I have to adjust most of the time	0.732
15	I feel that family members do not give priority/respect to my job.	0.728
13	I feel that Education of children and taking care of elders are considered as my sole responsibility.	0.656
19	I feel lack of family support in career advancement decisions.	0.598
2	I feel difficult to manage home/office without family support	0.482
3	I feel lack of family support in case of over timing during closing months	0.430
F3	Factor 3(Overburdened and Health Issues)	
1	I have to do official work at home.	0.798
21	I have to attend official calls on holidays.	0.722
8	I have to schedule my family holidays according to official work.	0.693
5	I am facing Health problems because of official work and home management.	0.674
17	I have to go out of station to attend official meetings.	0.611
18	I feel that plenty of time wasted in commuting between home and workplace.	0.423
F4	Factor 4 (Dual Responsibility)	
23	I feel that maintaining balance between official work and home management is solely my responsibility	0.670
F5	Factor 5 (Lack of Personal Time)	
20	I feel that heavy workload makes me completely worn out at the end of the day.	0.608
28	I feel that I have insufficient time to relax at home.	0.465

The factors being generated henceforth, an effort has been made to measure the factors, which are major sources of stress in family and social life of women executives working in private sector banks. A comparison of mean and standard deviation along with the ranks of family and social stressors are represented in table 3. It is evident from the table that ‘dual responsibility’ is considered as most important stressors causing stress among respondents, followed by ‘lack of family support and high expectations’, whereas the stressor namely ‘overburdened and health issues’, is causing moderate level of stress. Further mean values for all the stressors lies between 3 and 4, which means majority of the respondents show agreement towards these stressors as a cause of stress in their family and social life.

Table 3: Overall Mean of Family and Social Life Stressors

Sr. No.	Family stressors	Mean	S.D.	Rank
1	Lack of time for family and recreational activities	3.15	0.710	4
2	Lack of family support and high expectations	3.46	0.653	2
3	Overburdened and health issues	3.04	0.680	5
4	Dual responsibilities	3.59	0.792	1
5	Lack of personal time	3.24	0.835	3

4.1.2 Relation of Demographic Factors on Family and Social Stressors

Table 4 represents the relation between family and social stressors and demographic variables. F values and t values indicated that family and social stressors namely ‘lack of time for family and recreational activities’, reflecting significant difference in the responses of the women executives who belong to different categories of ‘qualification’, ‘children’, domestic helper’, ‘sector of bank’, ‘location of bank’, ‘designation’, , ‘work experience’, ‘age’ and ‘marital status’ at 1 percent level of significance and ‘and the opinion of women executives living in joint and nuclear families differ significantly at 5 percent level.

Table 4:

Demographic Variables	Lack of time for family and recreational activities	Lack of family support and high expectations	Overburdened and health issues	Dual responsibilities	Lack of personal time
t- values and Significance					
Qualification	-5.055 (.000**)	-3.935 (.000**)	-6.149 (.000**)	-1.902 (.060)	-4.033 (.000**)
Having Children	6.919 (.000**)	12.092 (.000**)	11.328 (.000**)	3.891 (.000**)	11.123 (.000**)
Type of Family	2.406 (.017*)	4.206 (.000**)	2.754 (.006**)	0.472 (.637)	5.14 (.000**)
Domestic Helper	5.08 (.000**)	8.269 (.000**)	3.886 (.000**)	1.527 (.129)	7.644 (.000**)
Dependents in the Family	1.794 (.074)	4.307 (.000**)	4.618 (.000**)	1.266 (.206)	6.720 (.000**)
Mode of Transport	1.419 (.157)	-4.694 (.000**)	1.338 (.182)	2.007 (.045*)	-3.291 (.001**)
F values and Significance					
Sector of Bank	6.296 (.002**)	20.149 (.000**)	15.263 (.000**)	8.502 (.000**)	4.847 (.008**)
Location of Bank	4.764 (.003**)	6.998 (.000**)	2.329 (.074)	2.015 (.111)	0.910 (.436)
Designation	4.987 (.007**)	9.822 (.000**)	42.393 (.000**)	10.101 (.000**)	13.702 (.000**)
Work Experience	22.619 (.000**)	25.795 (.000**)	58.48 (.000**)	6.751 (.001**)	31.291 (.000**)
Age (in years)	11.036 (.000**)	32.783 (.000**)	46.849 (.000**)	12.973 (.000**)	30.172 (.000**)
Marital Status	39.944 (.000**)	151.047 (.000**)	64.216 (.000**)	6.161 (.002**)	114.388 (.000**)

** Significant at 1 percent level (NULL Hypothesis is rejected)

* Significant at 5 percent level (NULL Hypothesis is rejected)

The F-test and t-test values are significant for family and social stressor namely ‘lack of family support and high expectations’ at 1 percent level of significance for all the demographic variables. Further as far as family and social stressor ‘overburdened and health issues’ is concerned, F-test and t-test values indicated that women executives showed variation in their perception for demographic variables ‘qualification’, ‘children’, ‘type of family’, ‘domestic helper’, ‘dependents in the family’, ‘sector of bank’, ‘designation’, ‘work experience’, ‘age’ and ‘marital status’ at 1 percent level of significance.

The F-test and t-test values from the table 4 showed significant association at 1 percent level of significance for family and social stressor namely ‘dual responsibility’ in the responses of the women executives in case of different demographic variables such as ‘having children’, ‘sector of bank’, ‘designation’, ‘work experience’, ‘age’ and ‘marital status’, whereas the stressor found significant at 5 percent level of significance for demographic variable ‘mode of transport’.

The F-test and t-test values in the table 4 are significant at 1 percent level of significance for family and social stressor namely ‘lack of personal time’ implying the significant difference in the responses of the women executives who belong to different categories of demographic variables namely ‘qualification’, ‘children’, ‘type of family’, ‘domestic helper’, ‘dependents in the family’, ‘mode of transport’, ‘sector of bank’, ‘designation’, ‘work experience’, ‘age’ and ‘marital status’.

V. MAJOR FINDINGS

It is evident from the table that 'dual responsibility' is considered as most important stressors causing stress among respondents, followed by 'lack of family support and high expectations'. Whereas the stressor namely 'overburdened and health issues', is causing moderate level of stress. Mean values for all the stressors were between 3 and 4, which means majority of the respondents show agreement towards these stressors as a cause of stress in their family and social life.

The study found that family and social stressor namely 'lack of time for family and recreational activities' showed association with different categories of 'sector of bank', 'location of bank', 'designation', 'qualification', 'work experience', 'age', 'marital status', 'children', 'type of family' and 'domestic helper'. High level of stress perceived by women executives, who are working in old private sector banks; working in banks located in Gurgaon; working at top managerial level; having experience 6 to 10 years; having age 34 to 43 years; having marital status as married; having children; and not having domestic helper.

According to the results of the study family and social stressors namely 'lack of family support and high expectations' explained association with all the demographic variables. Women executives felt under stress irrespective of their demography with reference to family and social stressor 'lack of family support and high expectations'.

Family and social stressor 'overburdened and health issues' indicated association with demographic variables namely 'sector of bank', 'designation', 'qualification', 'work experience', 'age', 'marital status', 'children', 'type of family', 'domestic helper' and 'dependents in the family'. The stress level of women executives increased, with the raise in designation from lower to top level as far as 'overburdened and health issues' is concerned. The level of qualification, work experience and age of the women executives are related in same direction. Further the women executives who belong to groups namely married, having children and/or dependents in the family, living in joint family, not having domestic helper and using public transport felt more stressed because of overburdened and health issues'.

According to the results, family and social stressor 'dual responsibility' explained association with demographic variables 'sector of bank', 'designation', 'work experience', 'age', 'marital status' and 'having children'. The level of stress, due to family and social stressor 'dual responsibility', is increasing with the increase in years of experience, age and level of designation of women executives working in private sector banks. As far as 'dual responsibility' is concerned, the group of women executives felt more stressed, who were married, having children and using public mode of transport.

VI. MANAGERIAL IMPLICATIONS

As far as family and social stressors are concerned, it is found in the study that dual responsibility, lack of family support and high expectations and lack of personal time are the major stressors, so to reduce the impact of these stressors on the performance of the employees, organizational climate, absenteeism and participation in recreational activities, the banks can develop and organize the in-house recreational activities and entertainment facilities. The banks can dig out the facts which impacts maximum to women executives and to reduce the impact bank can develop a very long sighted approach in terms of support facilities. This will act as an advantage for the banks and provide reward to loyal employees.

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