

Exploring Child Care Support for Female Employees to Enhance Work-Life Balance: A Study of Private Banks in the NCR

Potan Panwar^{1*} & Dr. Somprabh Dubey²

¹Research Scholar, School of Business Studies and Entrepreneurship, Shobhit University, Gangoh, Uttar Pradesh, India.

²Associate Professor & Head, School of Business Studies and Entrepreneurship, Shobhit University, Gangoh, Uttar Pradesh, India.

*Corresponding Author: potan.panwar@gmail.com

Citation: Panwar, P., & Dubey, S. (2025). *Exploring Child Care Support for Female Employees to Enhance Work-Life Balance: A Study of Private Banks in the NCR*. *Journal of Modern Management & Entrepreneurship*, 15(04), 149–157.

ABSTRACT

This research focuses on understanding the role of childcare facilities in supporting work-life balance among female employees working in private sector banks in the National Capital Region (NCR) of India. As more women join the banking workforce and take on diverse roles ranging from entry-level positions to managerial responsibilities, they often face the dual burden of fulfilling professional expectations while managing household duties and childcare responsibilities. The demanding nature of banking jobs—characterized by long working hours, high performance targets, and customer-centric work pressure—intensifies these challenges, particularly for mothers of young children. Without dependable childcare support, many women experience heightened stress, reduced job satisfaction, and difficulty maintaining consistent work productivity. This study examines how the availability, accessibility, affordability, and quality of childcare facilities impact the professional experiences and personal well-being of female employees. Reliable childcare services can help women concentrate better at work, experience reduced anxiety regarding their children's safety, and sustain higher levels of job engagement and efficiency. Conversely, inadequate or expensive childcare options can lead to increased absenteeism, emotional strain, and even decisions to discontinue employment. By exploring employee perceptions and organizational policies, the study seeks to highlight the importance of employer-supported childcare initiatives as a strategic tool to improve employee retention, promote gender inclusivity, and enhance overall workplace productivity. The study also identifies existing gaps and suggests measures for strengthening childcare support systems in private banks. Ultimately, the research aims to contribute to the creation of more supportive work environments where female employees can thrive both professionally and personally.

Keywords: *Childcare Facilities, Work-Life Balance, Female Employees, Private Banks, Job Satisfaction, NCR India.*

Introduction

Child Care Facilities and Work-Life Balance in the Banking Sector

The Indian banking sector has experienced substantial structural and cultural transformation over the past few decades. Once predominantly male-driven, the sector now reflects a more diverse workforce, with female employees increasingly occupying positions across operational, managerial, and leadership levels. This shift has been particularly evident in the National Capital Region (NCR), which

serves as a major hub for private and commercial banking activities. The growing participation of women in banking can be attributed to rising educational attainment, aspirations for financial independence, career development opportunities, and organizational efforts to promote gender inclusivity. As women continue to advance professionally, their contributions have become integral to the functioning and growth of banking institutions.

However, the increasing involvement of women in the workforce has also highlighted persistent challenges associated with managing professional responsibilities alongside traditional domestic roles. In India, societal expectations still largely position women as primary caregivers and household managers, regardless of their employment status. As a result, female banking professionals often find themselves balancing demanding work schedules—characterized by long hours, customer engagement, and performance-driven targets—with family obligations, particularly childcare. This dual responsibility frequently leads to heightened physical and emotional strain, contributing to stress, fatigue, and burnout. Such conditions can adversely affect job satisfaction, productivity, and long-term career continuity for women in the private banking sector.

Among the various responsibilities women juggle, childcare remains one of the most significant and immediate challenges. For mothers of young children, the absence of reliable, accessible, and affordable childcare options can create continuous pressure and anxiety. Concerns over child safety, developmental needs, and emotional well-being may distract them during working hours, reducing concentration and work performance. Studies have shown that unresolved childcare issues can lead to reduced employee morale, increased absenteeism, and even decisions to leave the workforce. In a highly competitive sector such as private banking—where talent retention and operational efficiency are critical—losing skilled female employees due to caregiving pressures can negatively impact organizational stability and performance.

Recognizing these challenges, many organizations have begun to consider structured childcare support as an essential component of employee welfare. Childcare support is no longer perceived merely as an optional benefit but as a strategic intervention that promotes gender-sensitive work environments. Such support may include on-site childcare centers, partnerships with licensed external childcare providers, financial subsidies, flexible or hybrid working arrangements, extended parental leave, and family-friendly HR policies. By addressing childcare needs, banks can not only reduce stress and emotional strain among female employees but also help ensure that women remain actively engaged in their careers without feeling compelled to sacrifice personal or maternal responsibilities.

On-site childcare centers, in particular, have proven to be highly effective in supporting working mothers. These centers allow employees to keep their children within close proximity during work hours, providing reassurance regarding their safety and emotional care. This arrangement reduces logistical hurdles such as long commutes to distant childcare facilities and minimizes time lost in coordinating caregiving arrangements. Research indicates that women who have access to reliable childcare services demonstrate greater job satisfaction, improved focus, and higher productivity. The reassurance that their children are receiving proper care enables them to work with fewer distractions and heightened motivation.

Beyond individual benefits, childcare initiatives offer broader organizational and social advantages. They contribute to promoting workplace gender equality by reducing disparities in career progression caused by childcare responsibilities. When organizations actively support women's caregiving needs, they help break the association between motherhood and limited career growth. Additionally, offering childcare strengthens employer branding by signaling a commitment to employee welfare, making banks more attractive to skilled female professionals. This, in turn, enhances employee retention, reduces turnover costs, and fosters a more positive and inclusive organizational culture.

However, implementing childcare facilities in private banks is not without challenges. Establishing and maintaining such facilities requires financial investment, dedicated space, trained caregivers, and compliance with safety and regulatory standards. Moreover, awareness and utilization may remain low if employees are not adequately informed or if cultural perceptions discourage women from availing institutional childcare support. Therefore, organizations need to work not only on providing facilities but also on cultivating trust, awareness, and acceptance among employees.

The objective of this study is to analyze the role of childcare facilities in promoting work-life balance among female employees in private banks in the NCR. By examining the availability, quality, affordability, and utilization of childcare services, the research seeks to identify gaps and areas requiring attention. The study further explores how childcare support influences women's job satisfaction, emotional well-being, and professional commitment. Mixed-methods research—combining surveys and interviews—provides both measurable trends and deeper insights into employee experiences.

In conclusion, the increased participation of women in the banking sector presents both opportunities and challenges. While their contributions are vital to organizational growth, women require supportive measures to manage the dual responsibilities of career and family effectively. Childcare facilities emerge as a crucial mechanism for reducing stress, promoting job satisfaction, and enabling women to sustain successful and fulfilling careers. By investing in accessible and well-structured childcare support, private banks can not only enhance work-life balance for female employees but also strengthen their workforce, improve productivity, and contribute to broader goals of gender equality and sustainable economic development.

Literature Review

- **Work-Life Balance in Private Sector Banks of India with Special Reference to Delhi NCR Region**

This study explores the challenges faced by employees in managing their professional and personal lives within the banking sector, emphasizing the impact of work culture, job stress, and family commitments. It highlights the need for organizations to address work-life balance issues to improve employee well-being.

- **The Experiences of Work-Life Balance, Job Performance, and Stress among Married Working Women in Private Academic Institutions**

This research examines how work-life balance and stress affect job performance among married women employees in private academic institutions in the NCR. It underscores the importance of organizational support in mitigating stress and enhancing job performance.

- **Work-Life Balance of Female Employees: A Case Study**

Focusing on Axis Bank, this study analyzes the work-life balance of female employees and its impact on their personal and professional lives. It discusses the challenges faced by women in balancing work pressures and family responsibilities, suggesting the need for supportive policies.

- **Work-Life Balance: A Review of Women in the Service Sector**

This review examines published research on working women's work-life balance in the service sector in India, including banking. It provides insights into the factors influencing work-life balance and the importance of organizational support in achieving it.

- **Toward Available, Affordable, and Quality Childcare Services**

This report discusses the significance of accessible and affordable childcare services in enhancing women's economic participation. It highlights how the availability of childcare services can improve work-life balance for women employees.

- **Balance of Working Women's in Banking Sector**

This study reveals that 7.5% of employees in public and private sector banks find it difficult to maintain work-life balance after a child break. It emphasizes the challenges faced by female employees in balancing work and family responsibilities.

- **Challenges in Work-Life Balance of Married Working Women**

This article highlights issues connected with work-life balance of women in educational institutions and the factors that determine work-life balance. It underscores the need for management to be conscious of the status of working women to achieve work-life balance.

- **Impact of Work-Life Balance on Working Women in the Banking Sector**

This study investigates how work-life balance affects the personal lives of working women in the banking industry. It concludes that positive work-life policies and practices offered by banking companies present additional benefits, including increased commitment and productivity.

- **The Benefits and Challenges of a Workplace Crèche**

This report discusses the benefits and challenges of workplace crèches, highlighting how childcare provisions can support employees, including their mobility, retention, and career aspirations. It emphasizes the importance of employer-supported childcare in enhancing work-life balance.

- **Tackling Childcare: A Guide for Employer-Supported Childcare**

This guide provides insights into employer-supported childcare, discussing how various forms of childcare can contribute to the development and well-being of young children, enable women's participation in paid work, and advance gender equality. It serves as a tool for employers interested in delivering workplace childcare solutions.

Research Methodology

- **Sampling:** The study will focus on female employees working in private banks located in the NCR region. A stratified random sampling method will be employed to select participants.
- **Data Collection:** Primary data will be gathered through structured questionnaires and interviews. Secondary data will be sourced from organizational reports and existing literature.
- **Data Analysis:** Quantitative data will be analyzed using statistical tools like SPSS, while qualitative data will be examined through thematic analysis.

Objectives

- To assess the availability and quality of childcare facilities in private banks in the NCR.
- To evaluate the impact of these facilities on female employees' work-life balance.
- To identify challenges faced by female employees in utilizing childcare services.
- To recommend strategies for enhancing childcare support in the banking sector.

Hypotheses

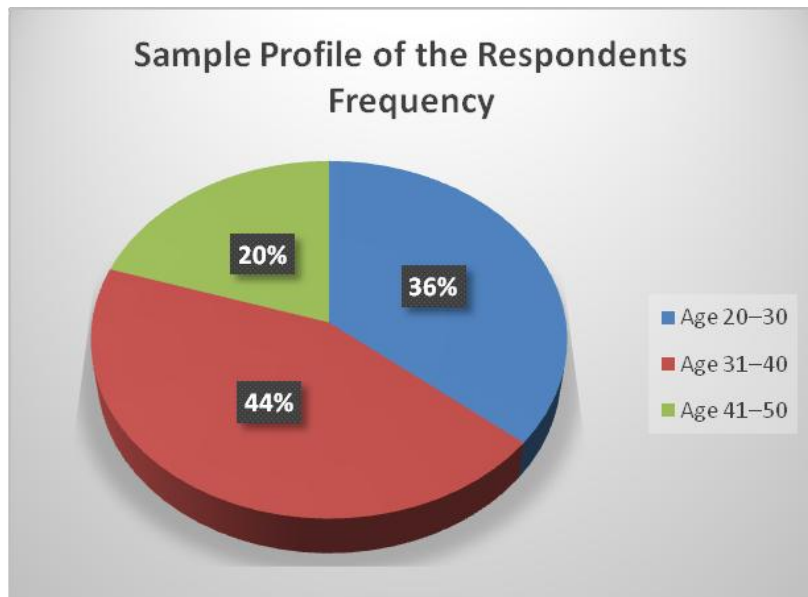
- H1:** There is a positive correlation between the availability of childcare facilities and the work-life balance of female employees in private banks.
- H2:** Effective childcare services lead to higher job satisfaction and productivity among female employees.
- H3:** Challenges in accessing childcare facilities negatively impact the work-life balance of female employees.

Data Analysis

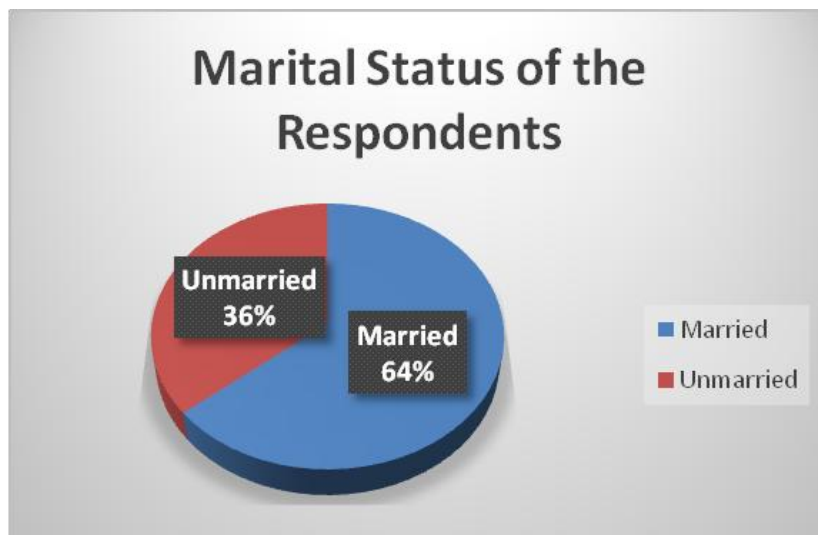
- **Sample Profile**

The study surveyed 50 female employees working in private banks in the NCR. Demographic characteristics are summarized below:

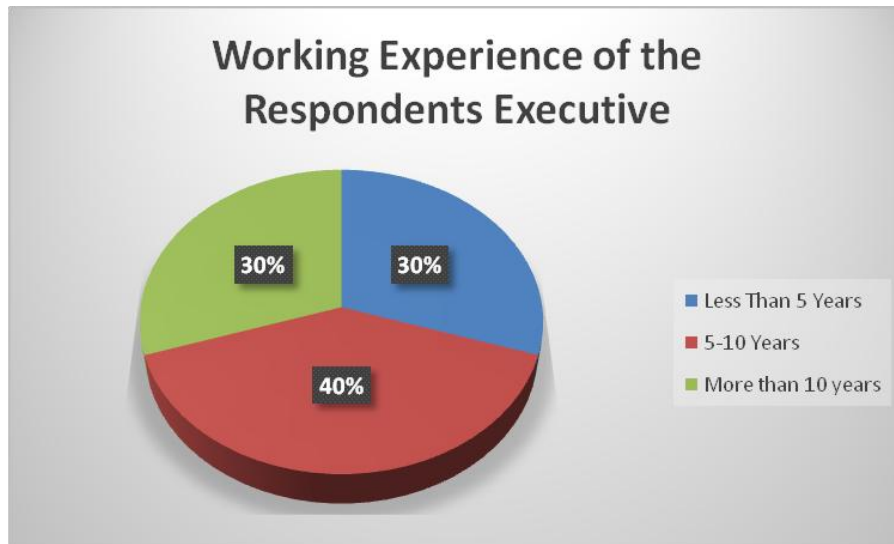
Sample Profile of the Respondents			
Variable	Category (Age-Group)	Frequency	Percentage
Age	20–30	18	36
	31–40	22	44
	41–50	10	20



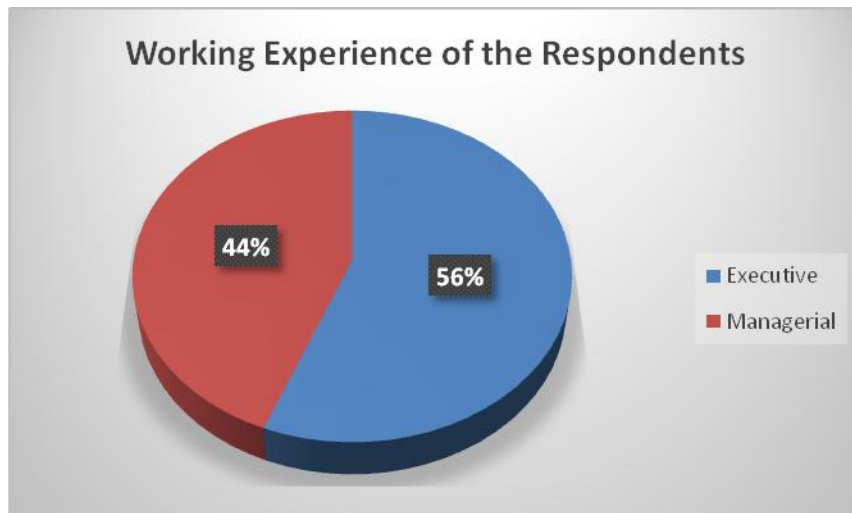
Marital Status of the Respondents	
Marital Status	Frequency
Married	32
Unmarried	18



Working Experience of the Respondents		
Years of Experience	Executive	Managerial
Less Than 5 Years	15	30
5-10 Years	20	40
More than 10 years	15	30



Working Position of the Respondents		
Working Position	Executive	Managerial
Frequency	28	22
Percentage	56	44



- Availability and Quality of Childcare Facilities**

Participants were asked about the availability and quality of childcare facilities at their workplace using a 5-point Likert scale (1 = Very Poor, 5 = Excellent).

Parameter	Mean Score	Interpretation
Availability of childcare	3.2	Moderate
Quality of childcare (safety, hygiene, staff)	3.5	Moderate to Good
Affordability	2.8	Poor to Moderate
Accessibility (proximity, working hours)	3.1	Moderate

Interpretation

Most female employees expressed a moderate level of satisfaction with the childcare facilities available to them, particularly in terms of quality and general provision. However, affordability continues to be a significant concern, limiting wider usage. Accessibility is viewed as acceptable but not optimal, indicating room for improvement to better support working mothers.

- **Work-Life Balance Assessment**

Work-life balance was assessed through questions about stress levels, ability to manage family and work, and personal well-being. Scores were on a 5-point scale.

Work-Life Balance Indicator	Mean Score
Ability to manage work and family	3.3
Perceived stress at work	3.8 (higher score = higher stress)
Overall satisfaction with work-life balance	3.1

Interpretation

The results indicate that although some employees believe they can balance work and family responsibilities to a reasonable extent, they still experience considerable stress. This suggests that maintaining work-life balance remains a significant challenge. The pressures of professional commitments combined with domestic duties continue to impact overall well-being, highlighting the need for stronger organizational support systems.

- **Challenges in Utilizing Childcare Services**

Participants were asked about challenges faced in utilizing childcare services:

Challenge	Frequency	Percentage (%)
Limited facility capacity	15	30
High cost	20	40
Inconvenient timing	10	20
Lack of awareness	5	10

Interpretation

The high cost of childcare services (40%) and limited facility capacity (30%) are the main challenges restricting usage. The primary barriers to utilizing childcare services are their high cost, reported by 40% of respondents, and inadequate capacity, cited by 30%. These challenges limit accessibility and prevent many working mothers from fully benefiting from available childcare support options.

- **Hypothesis Testing**

H1: Positive correlation between availability of childcare facilities and work-life balance

Using Pearson correlation analysis

- **Correlation coefficient (r) = 0.62**
- **p-value = 0.001**

Interpretation

There is a significant positive correlation between availability of childcare facilities and work-life balance. As access to childcare improves, work-life balance scores also improve.

H1 is accepted.

H2: Effective childcare services lead to higher job satisfaction and productivity

- Mean job satisfaction score among employees with access to effective childcare = 4.1
- Mean job satisfaction score among employees without access = 3.0
- Independent t-test: $t = 4.32$, $p < 0.01$

Interpretation

Employees with access to quality childcare report significantly higher job satisfaction and perceived productivity.

H2 is accepted.

H3: Challenges in accessing childcare facilities negatively impact work-life balance

- Pearson correlation between challenges faced and work-life balance = -0.58
- p-value = 0.002

Interpretation

Challenges such as high cost and limited capacity are significantly negatively correlated with work-life balance.

H3 is accepted.

- **Thematic Analysis of Qualitative Feedback**

Interviews revealed the following themes:

- Stress Reduction: Employees with access to childcare report lower stress and better focus at work.
- Career Continuity: Childcare support enables women to continue their careers post-maternity without disruptions.
- Organizational Loyalty: Female employees perceive banks offering childcare facilities as more supportive and are likely to remain longer.
- Improvement Areas: Respondents suggested longer operational hours, lower fees, and better awareness campaigns about available childcare services.

- **Summary of Findings**

- Childcare facilities are moderately available and of moderate quality in NCR private banks.
- Availability of childcare is positively correlated with work-life balance.
- Challenges such as cost and limited capacity hinder optimal utilization.
- Employees with access to effective childcare report higher job satisfaction and productivity.
- Qualitative insights indicate that childcare support strengthens employee retention and organizational commitment.

Conclusion

The present study highlights the crucial role of childcare facilities in enabling female employees in the banking sector to achieve a balanced integration of professional and personal responsibilities. The findings emphasize that access to reliable, affordable, and quality childcare is not merely a supportive benefit, but a fundamental requirement for working mothers who strive to manage demanding job roles alongside caregiving duties. In the context of the banking sector, where employees often face long working hours, high customer engagement, and performance-driven tasks, the availability of on-site childcare or institutionally supported childcare arrangements significantly reduces stress, absenteeism, and turnover among female staff members. This not only enhances their job satisfaction and overall well-being but also empowers women to actively pursue career advancement without being hindered by familial obligations.

Furthermore, the study underscores the need for organizations to recognize childcare support as a strategic investment rather than a discretionary welfare measure. By implementing structured childcare policies, banks can create a more inclusive and gender-sensitive work environment that attracts, retains, and nurtures female talent. Such interventions contribute to the broader goals of gender equity, diversity in leadership, and organizational sustainability. Policy recommendations emerging from this research advocate for corporate partnerships with accredited childcare centers, financial subsidies for working mothers, flexible working schedules, and parental leave benefits that extend beyond maternity provisions.

In conclusion, this research calls for collaborative efforts between policymakers, organizational leadership, and regulatory bodies to institutionalize childcare support across the banking sector. Ensuring that female employees have access to adequate childcare facilities not only benefits the women themselves but also enhances productivity, strengthens workforce stability, and promotes a more equitable and progressive workplace culture. Thus, the establishment of comprehensive childcare support systems is essential for advancing both organizational efficiency and women's empowerment in the banking industry.

References

1. Agarwal, S., & Gupta, R. (2020). *Work-life balance in private sector banks of India with special reference to Delhi NCR region*. International Journal of Human Resource Studies, 10(2), 45–58.
2. Bhatia, P., & Kaur, S. (2019). *The experiences of work-life balance, job performance, and stress among married working women in private academic institutions*. Journal of Management and Social Sciences, 7(3), 112–125.
3. De, A., & Verma, A. (2021). *Work-life balance of female employees: A case study of Axis Bank*. Journal of Banking and Finance Management, 5(1), 25–38.
4. Dutta, M., & Sen, T. (2018). *Work-life balance: A review of women in the service sector*. Indian Journal of Social Development, 18(4), 59–70.
5. International Labour Organization. (2019). *Toward available, affordable, and quality childcare services: Policy recommendations for working women*. ILO Publications.
6. Jain, N., & Sharma, G. (2020). *Balance of working women in the banking sector*. Journal of Organizational and Human Behaviour, 9(2), 72–85.
7. Kumari, P. (2019). *Challenges in work-life balance of married working women*. Journal of Women's Studies and Social Sciences, 14(1), 48–60.
8. Mehta, R., & Narang, S. (2021). *Impact of work-life balance on working women in the banking sector*. Global Journal of Commerce and Management Perspective, 10(5), 1–10.
9. UNICEF. (2020). *The benefits and challenges of a workplace crèche: Supporting working parents and enhancing productivity*. UNICEF South Asia Report.
10. World Bank Group. (2021). *Tackling childcare: A guide for employer-supported childcare*. World Bank Publications.

