Volume 22 Issue 12
Originally issued as A5



Global Journal of Management and Business Research: A Administration and Management
Volume 22 Issue 5 Version 1.0 Year 2022
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

# An Exploratory Study on the Challenges Confronted by the Female Corporate Professionals Working in Banks to Maintain Balance in Work-Life during Pandemic

By Nowmi Nowrin

*Abstract-* The aspiration to succeed in career and simultaneously manage the demands of family which with the birth and looking after of children gets higher and it is much harder for women. This work-family clash becomes a consequential source of conflict and it's a challenge for the women to strike a balance. The purpose of this paper is to understand the work-life challenges of women working in the banking industry in this pandemic situation by looking at the initial literature and linking it to the current state through in-depth interviews. In this pandemic everyone is facing tough situations and changes that they have never faced and life is currently unpredictable for everyone regardless of their gender. Women working on the front line like banks and heath care sector are facing a lot of pressure due to this pandemic. Commuting long distances and traveling to offices and dealing with people in this time of highly contagious virus put these women working in banks under tremendous stress, as going back home they have to take of their children and other domestic chores and this puts their family members at high risk too. The lack of time spent with family, lesser scope of recreation in this time of pandemic and high work load is adding more stress to these female corporate professionals.

*Keywords:* *work life balance, female professionals, pandemic, challenge.*

*GJMBR-A Classification:* *DDC Code: 650.14 LCC Code: HF5382.7*




*Strictly as per the compliance and regulations of:*




© 2022. Nowmi Nowrin. This research/review article is distributed under the terms of the Attribution-NonCommercial-NoDerivatives 4.0 International (CC BY-NC-ND 4.0). You must give appropriate credit to authors and reference this article if parts of the article are reproduced in any manner. Applicable licensing terms are at https://creativecommons.org/licenses/by-nc-nd/4.0/.

# An Exploratory Study on the Challenges Confronted by the Female Corporate Professionals Working in Banks to Maintain Balance in Work-Life during Pandemic

Nowmi Nowrin

*Abstract-* The aspiration to succeed in career and simultaneously manage the demands of family which with the birth and looking after of children gets higher and it is much harder for women. This work-family clash becomes a consequential source of conflict and it's a challenge for the women to strike a balance. The purpose of this paper is to understand the work-life challenges of women working in the banking industry in this pandemic situation by looking at the initial literature and linking it to the current state through in-depth interviews. In this pandemic everyone is facing tough situations and changes that they have never faced and life is currently unpredictable for everyone regardless of their gender. Women working on the front line like banks and heath care sector are facing a lot of pressure due to this pandemic. Commuting long distances and traveling to offices and dealing with people in this time of highly contagious virus put these women working in banks under tremendous stress, as going back home they have to take of their children and other domestic chores and this puts their family members at high risk too. The lack of time spent with family, lesser scope of recreation in this time of pandemic and high work load is adding more stress to these female corporate professionals.

*Keywords: work life balance, female professionals, pandemic, challenge*.

## I. Background of the Study

Now in this fast-paced world conflict between work and other facet of life has become a very serious issue. Work-family conflict (WFC) is a general universal issue regardless of the countries and traditions around the whole world. Nevertheless, the nature of it is probably different and distinct in different countries with their various cultural features.(Ambreen Khursheed, Faisal Mustafa, Iqra Arshad, Sharoon Gill, 2019). The work-life conflict or the absence of work-life balance in this current context and pandemic situation is rough and the women working in banks are hit hard by this. The capability to set apart the non-work and work-life has been seriously eroded. This, disparity has serious consequences. For the individual it is the serious lack of balanced stress-free mental state, well-being which has led to worsening of its results. This is why because when the employees struggle to strike balance between their work and family lives, their families and work will be negatively affected ( J.G. Carlson, D.S, 2007).

COVID-19 predicament is not only a health crisis but an economic setback and a social one, too. COVID-19 is foreseen to have major effect on the families, as a outcome of increased childcare housework and which arose from the closing of schools, nurseries and absence of helping hands. Many women are already finding it hard to make it to work at all in this situation. Preliminary there is evidence from Spain (Farré, L., and L. González, April 23, 2020) and from the UK which shows that there has been a major shift towards a more uniform distribution childcare and domestic responsibilities between men and women, but mostly the extra work that is caused due to the crisis has fallen on the women. (Sevilla A., and S. Smith)

So, for both the organization and individual work life balance has become a huge question of survival specifically in the current testing times. It is in this framework that the Researcher have suggested a study to explore and find more about the condition of the women working in banks of Dhaka city in this time of COVID-19 pandemic. As the situation is still new and these working women are also adjusting and getting used to the new changes and adapting themselves with this new normal, the Researcher tried to explore and know more about the situations and conditions that these women are facing and the challenges they are going through in this time in the Bangladesh's Context.

## II. Statement of Problem

Pandemics and outbreaks have different impacts on men and women. According to Moser (1993) gender analysis framework, women's vulnerabilities are worsened during the times of disaster, such as famine, disease outbreak, war and natural disaster. At the time of disease outbreaks, women have to endure additional load related with paid and unpaid work, often without the thought of reliving other life responsibilities. Women's extra workload in this current context of the coronavirus disease, Covid-19, are same. Even though lifesaving, the Covid-19 lockdown is unequally impacting

*Author: e-mail: nowminowrin627@gmail.com*



© 2022 Global Journals

women as existing gender inequalities are negatively impacting the gender-based inequalities in terms of status and well-being of women and their access to resources. Therefore, it is important to undertake a gendered impact analysis of this pandemic to explore more how this pandemic is affecting the life of these women professionals working in banks amongst the corporate professionals as they were working in the front line during this pandemic in Bangladesh's perspective.

## III. Purpose of the Study

In this time of corona virus pandemic, the responsibilities of the bankers also increased so, now they have to provide good customer experience supporting them with digital tools with which many of the customers are still not so familiar and even though various institutions are functioning through partial or fulltime through home office but the bankers are physically attending offices. So, during the pandemic period the roles and responsibilities as a banker increases in a growing rate. besides as they have to deal with customers directly the risk of working within people is more than anything as the COVID- 19 is an infectious disease. The role of a banker during this pandemic period is observable as the number of Bankers affected in COVID-19 is higher.

The coronavirus pandemic has increased stress and disparities among women in a significant scale. Women working in banks are more likely to be exposed to the coronavirus as they are working in close contact with public. Care supply is reduced as both informal ones through grand-parents and other family members and in formal facilities, majority of the parents who are working from their home are finding it hard to manage caring duties and their job. And most of the additional responsibilities has fallen on the women, as generally care giving role are assumed to be performed mainly by women during this pandemic (Dugarova, 2020).

So, the purpose of this study is to explore more about what is happening in the life of the women bankers in Bangladesh and get a better picture how things are at their end how they are coping with this abruptly changing scenario and accordingly handling and adjusting their daily routine and lives.

## IV. Research Questions

Primary Research Question include the challenges that the female professionals working in banks of Dhaka city during this pandemic to maintain work-life balance. To address the research question focus has been given on the changes that have been created impact on the working women after the pandemic hit in Bangladesh, their coping mechanism, and overall management.

## V. Conceptual Framework

As suggested by Guest (2001), for the conceptual model of work-life balance to make work-life balance research valuable, it must incorporate the analysis of causes and consequences. With this in mind, the proposed conceptualization shows and expands other ways of handling the concept of work-life balance, because it considers the antecedents of work-life balance (needs and personal and environmental resources), all aspects of work-life life interface , Family (reflected in the current conflict and convenience); personal views on work-life balance (through effective measurement of work-life balance), and the impact of the final balance on individuals and organizations (such as overall health, well-being, Satisfaction and performance).(Guest, D.E., 2001)(Barbara R. Haddon, Andrew Hede, John Whiteoak, 2009).



© 2022 Global Journals

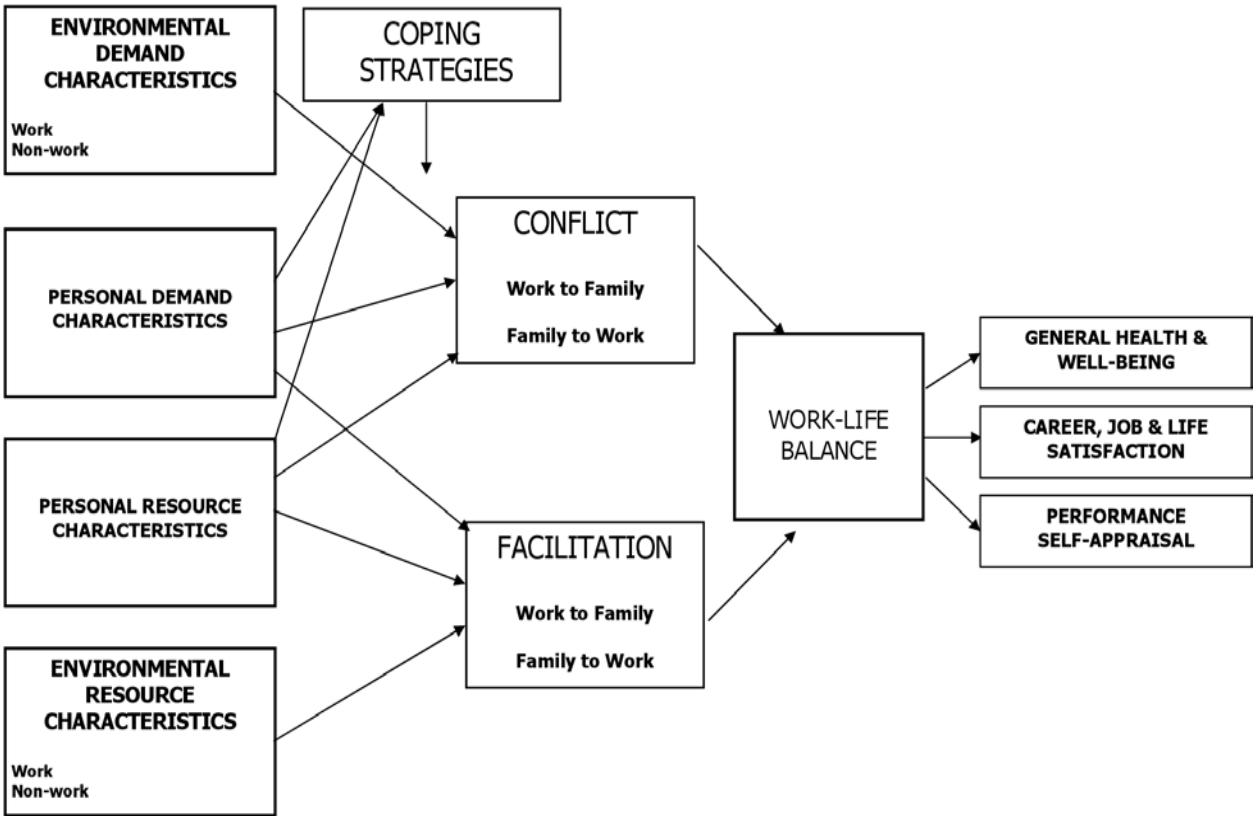


*Figure 1:* Work-life Balance –Proposed Integrated Conceptual Framework

The environmental demand, personal demand, the challenges faced due to the absence of both personal and environmental resources will be identified and used in the next chapters and these factors are interacting and creating conflicts and how the female professionals are coping will these scenarios.

## VI. Overview of Research Design

The purpose of this research was to explore the current work-life balance condition of the female professional working in banks. According to Saunders et al. (1997) there are mainly three-way classifications of the purpose that exists they are exploratory, descriptive and explanatory. This study is based on exploratory studies where the main goal of this exploratory research is to clarified understanding about the scenario.

Both primary and secondary data such as- the semi-structured interviews were used to collect reliable data. The in-depth interviews with the women bankers working within Dhaka city have helped in obtaining the answers of the preset questions. The discussion guide is designed in a way to collect the information related to the balance of work-life and the need of that balance for an individual and how they are handling and coping with the change due to this pandemic. To collect reliable data open-ended question were taken into consideration whendesigning the interview questions. As the open-ended questions allowed the respondents to express their ideas more openly. And the research data was gathered through semi-structured interviews over the phone of 30 female employees of Brac bank, Eastern Bank, Mutual Trust bank, ShahjalalIslami Bank, City Bank, Jamuna Bank, Standard Bank, IDLC, Prime Bank, City Bank, Bank Asia, Woori Bank, Union Bank, NRB Commercial Bank, Meghna Bank, ICB Islami Bank, Southeast Bank, AB Bank, Uttara Bank, Exim Bank, Jamuna Bank.

While taking the semi-structured interviews, forms and notes were developed and utilized to store individual information. The accuracy and reliability of qualitative data were maintained by having a properly outlined discussion guide to avoid the possible biases that could have occurred. One of the tools of the data collection of the study was the questionnaire of Hayman (2005) slightly modified. Which consisted of 15 statements about the work-life balance. The researcher has altered the questionnaire of Hayman (2005) according to the need of the presents study setting.

## VII. Review of Literature

Traditionally, the ratio of women was low and men as wage earners were high. But currently in modern Bangladesh, the rate of dual-earner couples is on the increase and that bring changes in the workforce which



© 2022 Global Journals

goes along with the changes in values, and this creates greater importance on maintaining balance between family and work life. Work-life balance has a greater impact on women because they have to balance two jobs, and everyone works full time, at home and in the office. Working mothers face challenges, stereotypes, and concepts every day. These challenges, stereotypes and concepts are constantly evolving as women transform from working women to working mothers. As a result, they often find it difficult to balance needs at home and at work. Working women have to be very careful in handling their balance and to blend their roles in a way that optimizes their potential in all sphere of life.

The concept of Work-life adjust was regarded to striking a balance between family and proficient life. But the current concept is broader and it is adjusting between non-work and work exercises. It comprises of overseeing time, push, alter, innovation, self and leisure. Changes in social needs, accessible advances and individual desires have changed the dynamics of work life adjust. Work-life balance is a concept that includes proper improvisation between "lifestyle" (ie health, leisure, family and spiritual development) and "work" and ambition (ie occupation) (Sonawane, V. Yawalkar & M., 2016).It shows that the importance of work-life balance for women is a strong and stable family relationship. People think that attitudes at work will carry over into family life(Thomas E. Kando, Worth C. Summers, 1971) or that work attitudes have an impact on the basic orientation towards, others self and children (Clark, 2001).

Unlike many men, women need to make "family versus professional" decisions, because the responsibility for raising their children and maintaining the family continues to fall more on the women. So, striking a balance between work and family life has become a challenge for women. "(Jennifer Smith, Dianne Gardner, 2007)) "The conflict between work and family life is related to lack of satisfaction and increased turnover. More and more organizations are using the WLB program for recruitment and retaining their key personnel in the organization."(Dougherty, 2001)." A company or organization which is implementing "Family-friendly programs such as day care, special parental leave regulations, and family work arrangements are considered in aiding employees in striking a balance work and personal life. Compared to men, women have a greater difficulty balancing the needs of work and personal life" (Kamenou, 2008). Compared with men, women take on most of the housework and so they are more likely to experience overload. In addition, women are more likely to make sacrifices for their children.(Bridge, 2009)

The study found that work-family conflicts increase the emotional exhaustion of front-line bank employees and reduce job satisfaction; this finding is consistent with previous research. (Karatepe, Osman, and Mehmet, Karatepe, Osman, and Mehmet (2006) )

*a) An unequal burden*

This current pandemic crisis has also exacerbated the unpaid work that women contribute because they have undertaken most of the extra unpaid work caused due to the general closure of schools and daycare centers. Before the crisis, women had provided most of the unpaid work at home, ranging from 60% in Canada to 90% in India. (ILO, 2020) This crisis has increased the time parents spend on nursing, child custody, and family education, and most of these additional burdens may fall on women. According to an online survey conducted in Germany in March / April 2020, almost around half of all the households that organize their childcare within the family have their children cared for by their partners alone. An online survey conducted in the UK in April / May 2020 showed that the paid work patterns gap between the mothers and fathers is widening. Similarly, in Italy, women seem to spend much more time on household chores than men, especially in the case of professional women with 05-year-old children.

There is evidence that the unequal burden that is faced by women in this COVID19 crisis has also had an adverse effect, which compared to men have a greater impact on mental health. A survey conducted by the Australian Bureau of Statistics in this mid-April also concluded that both emotional and mental health conditions have deteriorated majorly during this pandemic, and the women were in general more affected than the men, especially in terms of feeling more depressed or useless.

ONS's survey analysis results identified and indicated the following main factors for women's higher amount of anxiety compared to men: finding that work from home is more tough, paying more attention to health issues and the safety in the workplace, and spending higher amount of time on unpaid household chores (doesn't include travel and parenting). And spend much lesser amount of time in things like tending to garden or DIY than men (do it yourself, such as repairing). Other studies in the UK have also recorded a worsening of women's mental health status than men, and found that the difference can be mostly explained by the social factors, loneliness, and gender differences in family time and family time. Take care of responsibility. (ONS, 2020)

For mothers, the pressure is usually particularly severe, and they must also cope with the need for additional childcare due to the temporary shutdown of schools and daycares during the crisis containment phase. Unsafe work in the context of the COVID19 pandemic refers to work that cannot be done at home and involves close contact with customers or other employees.(ABS, 2020)



© 2022 Global Journals

*b) Factors affecting work life balance*

Many factors affect work-life balance, and different authors have conducted research on its important role in launching work-life balance policies. These factors can be personal, family, work and balanced policies that can lead to better performance, as well as family and work policies. Haar and Bardoel (2008) found that work-life balance / work-family conflict affects work-life balance and affects job satisfaction, family satisfaction, life satisfaction, employee fatigue, mental illness, depression, job satisfaction, and job stress.

(Ayushi Vyas; Dr. Deepak Shrivastava, 2017) In his article, with the help of the existing literature, several factors of work and life were outlined, leading to the emergence of 11 factors. Social support is a very important factor in reconciling work and life. When people receive social support from work and family, they can balance the social responsibilities that must be fulfilled in their lives to maintain proper peace and harmony in their lives. Organizations play an important role in maintaining work-life balance. By putting more emphasis on proper work-life balance policies, your organization can increase employee satisfaction and therefore improve performance. Stress is the main cause of unhappiness for employees, whether it is real or imagined due to surrounding conditions. Stress is one of the main factors that affect the work-life balance of employees. It can lead to fatigue, mental illness, depression, heart disease, and ultimately lead to a decline in productivity. IT is one of the main factors in 's work-life balance, helping to provide accessibility and connectivity 24 hours a day, 7 days a week. Work is an important factor that affects the work-life balance of employees, because if work is overloaded, pressure will increase and employees' lives will become unbalanced. The family occupies a very important position in a person's life. If a person feels happy and has the proper support of family members, the balance between work and life will improve. If a person is dissatisfied with the family, work-related pressures and conflicts can arise. You cannot live in isolation. People need to perform certain social duties to keep their lives in peace and harmony. A committed and participating employee in the organization must have the support of the organization, which will improve their performance and balance their work life. Work overload plays a vital role in increasing stress levels and creating imbalances between work and family. Lack of knowledge is another factor that creates problems, since people do not know much about the problems related to work-life balance that arise in this changing situation, creating a balance.

*c) Impact of Demographic variables on work life balance*

During this uncertain time of pandemic work-life balance is very crucial for employees' growth and happiness specially for the working women in banking sector of Bangladesh had to attend office physically facing numerous obstacles daily, along with this constant fear of contracting the virus. They are direly in need to receive enough support and encouragement to find a positive work-life balance as it will somehow better their situation, motivate them and boost their morale in this unprecedented time.

Socio-economic factors play a very important role in maintaining work-life balance. Demographic variables such as age, marital status, experience and income have a large impact on the work-life balance of female employees.

As we age, regardless of whether there are children, we must play various roles in juggling. Therefore, age is one of the two aspects that restrict work-life balance (Sanjiv Gupta, Liana C Sayer, Philip N Cohen, 2009). The number of women with children dependent on them entering the workforce is increasing every day (Hamilton Gordon, Karen, Berry, 2006). The study concluded that women with dependent children find it more difficult in balancing their lives than women without dependent children. Women who need to raise children hope to spend most of their time with their children and receiving education. (Sanjiv Gupta, Liana C Sayer, Philip N Cohen, 2009). Women tend to become super mothers or super managers in order to strike a balance between career and children and these needs (Rincy V. Mathew, Natarnjan, 2011). Therefore, the concept of diminish markedly when children reach school age (Sarah Moore, Edward Greenberg, Patricia Sikora, Leon Grunberg, 2007). Marriage and childbirth affect work level and personal satisfaction (Nathalie & Philippe, 2006). Social support from your respective spouses, friends, supervisors, relatives and colleagues can indeed greatly reduce family and work conflicts.

Eight major relevant non-labor sectors in WLB, which are education, health, leisure, friendship, romantic relations, family, family management, and community participation. The degree of importance an individual attaches to different fields varies from person to person. In the case of the same person, the importance of these areas tends to change over time, because their interests will change over time and life scenarios. Therefore, it is important to understand whether other non-work areas are as important as family, and under what circumstances the priority will change. The domains detected by Keeney include health. This is important because, as far as we know, in the literature on work-life balance, people recognize for the first time that health management may conflict with established work activities (Keeney, J. Boyd, E.M; Sinha, R.; Westring, A.F.; Ryan, A.M., 2013)

*d) Relationship between work and life outside work*

Zedeck and Mosier (1990) and O'Driscoll (1996) noted that there are basically five major models which is



© 2022 Global Journals

used in explaining relationship between work and the life outside work.

The segmentation model assumes that work and non-work are two different areas of life. They live separately and do not affect each other. This seems as a theoretical possibility than as a model supported by experience.

In contrast, the spillover model assumes that one world can have a positive or negative impact on another world. Of course, there is extensive research to support this, but as a proposition, it is specified in such a general way that it has little value. The third model is the compensation model, it proposes that what could be lacking in the need or satisfaction in one area can be compensated in another area. As an example, work could be routine and less demanding, but this is offset by the important role of community activities outside of work. The fourth model is a tool model in which activities in one field promote success in another field. The traditional example is instrumental workers, who seek to maximize their income, even at the expense of daily work and long hours, in order to buy houses or cars for young families.

The last model is a conflict model. It proposes that there are high-level needs in all areas of life. Some difficult decisions must be made, some conflicts will occur, and individuals may bear some serious burdens. (Zedeck, S., & Mosier, K, 1990)

*e) Relationship between Stress and Work-life balance*

Banking sector is one of the highest stress creating sectors amongst the female workers (Nazrul Islam; Ekhtear Ahmed Zeesan; Debanik Chakraborty; Nowshin Nower, 2019). Stress is known as one of the main factors affecting work-life balance and leads to various physical and mental issues by affecting employee productivity. (I, 2012)

Stress and work life imbalance is interconnected. Amongst role conflicts, personal attributes and ambiguity there were positive correlation found with symptoms of psychological distress (Rosemary Krawczyk, Jon Kalinowski, 2009). The more the conflict in work and family, there's more chances of women feeling emotionally exhausted and less committed and they are more likely to consider quitting jobs or opting out due to the pressure they feel.

Women suffer mainly three types of stress gender pressure, societal pressures and professional pressures (Shalini Gupta, 2012).

The anxiety and fear regarding this new disease and situations created due to covid-19 can be too much, and due to that the additional workplace related stress can cause burnout . The way of coping with these emotions and stress can have an effect on the well-being of the employees and also the well-being of the people they care about, their workplace, and as well as their community. During this pandemic, it is important to acknowledge what stress is like and to work on taking necessary steps to build their adaptability and manage those stress and to know where to go if they need help need help.

Gender differences in care giving responsibilities may not be easily resolved in the short term. A recent report by UN Women warned that violence against people at the front line of care can increase, especially when family members face the pressure of illness and the potential loss of lives and livelihoods. UN Women's message emphasizes the vulnerability of women and girls, as they can bear the brunt of stress. (Amin, 2020)

Due to this unprecedented pandemic situation the women working in banks are going through a lot of pressure which is resulting in stress. Stress, has been regarded as a response to some unexpected event like this pandemic, a stimulus, and a transaction which occurs due to facing a situation they haven't faced before. How someone sees and handles stressactually defines his or her responses, how he/she adapts and copes.

*f) Stress as a Response*

Stress as a response model was first introduced by Hans Selye (1956), in which stress was described as a physiological response mode and captured in his General Adaptation Syndrome (GAS) model. In this model, stress is described as a dependent variable, which includes three concepts: stress is a defense mechanism, and stress follows three stages of alarm, resistance, and failure. If the stress is prolonged or severe, it may cause adaptation disorders and even death. Subsequently, depending on the cognitive interpretation of physical symptoms or physical experience, the stress response may lead to positive or negative results. (Figure 16.3, "The General Adaptation to Stress Model "). In this way, stress could be experienced as eustress (positive) or distress (negative). (Selye, 1983)

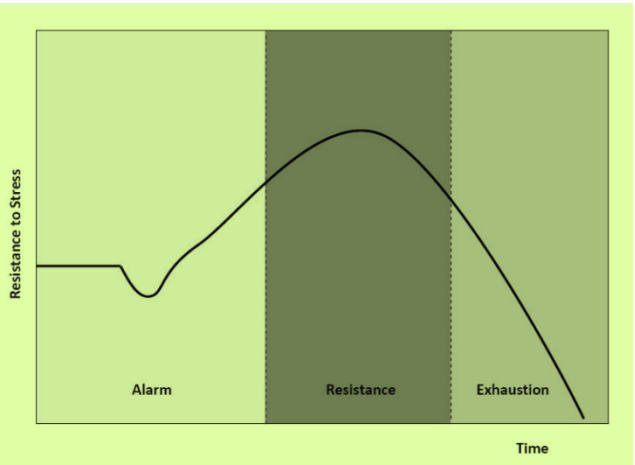


*Figure 2*

© 2022 Global Journals

*g) Stress as a Stimulus*

Stimulus stress theory was introduced back in the 1960s, and stress is regarded as a major life event or change that requires adaptation response or adjustment. Holmes and Rahe (1967) introduced a scale called the Social Re-adaptation Rating Scale (SRRS), that has 42 life events, based on the measured degree of adjustment of the people and they need to experience these events (for example, marriage, divorce, relocation, epidemic, work Change or loss, loss of loved ones). It was believed by Holmes and Rahe that stress is an independent variable in the stress response equation: it is mainly the reason of the experience, not the actual experience itself.(Rahe R. H., Mahan J. L., & Arthur R. J., 1970).

*h) Stress as a Transaction*

Trying to interpret stress as a dynamic process, expressing stress as a product of transaction between a person (including multiple systems: cognitive, physical, emotional, psychological and nervous) and their complex environment. (Richard Lazarus, 1966).Various types of stressors emerged, such as condition, event, situation and cue which then fell into categories based on locus of control, predictability, tone, impact, and duration.

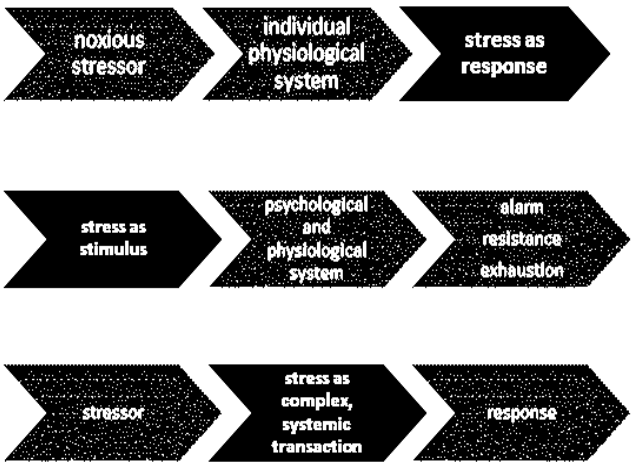


*Figure 3:* Theories of stress as response

*i) Coping with Stress*

People try to deal with the stressors and feelings of stress in life in a variety of ways. There is a large amount of literature on stress management practices, both popular and academic. "Stress management techniques" induce lower than usual stress levels to compensate for the biological tissues that is involved. Breath) to the environment (visit, music, pets, nature).

When facing a challenge, an individual mainly assesses whether the challenge is threatening or non-threatening, just like our case of the coronavirus outbreak, followed by whether he or she has the resources to deal with or does face the challenge.

They are because of this. Face the epidemic effectively. If this person does not believe that they have the ability to cope with challenges or feel lack of control, they are more likely to use an emotionally focused response as an illusion (for example, I hope I can change what is happening now and all such epidemics), Alienation (for example, I will try to forget the whole thing) or emphasize the positive side (for example, I will only look for the good side, because the pandemic will end sooner or later)(Lazarus, R. S., & Folkman, S., 1984).

If that person has the right resources to deal with the challenge, they usually develop problem-centric response measures, such as analysis (for example, I try to analyze the problem to better understand it; I am developing an action plan and following it, and I follow All health rules and guidelines to ensure the safety of yourself and your family). Coping strategies can range from positive thinking to denial. The "COPE Scale" uses various tools and scales for measurement and testing, such as the COPE Scale (Carver, C. S., Scheier, M. F., & Weintraub, J. K. , 1989.)

| |
|---|
| Positive reinterpretation and growth |
| Mental disengagement |
| Focus on and venting of emotions |
| Use of instrumental social support |
| Active coping |
| Denial |
| Religious coping |
| Humour |
| Behavioral disengagement |
| Restraint |
| Use of emotional social support |
| Substance use |
| Acceptance |
| Suppression of competing activities |
| Planning |

*Figure 4:* COPE Inventory. The COPE invent

*j) Methodology Selected*

Qualitative research is used to gain an understanding of the situations of the participants. In-depth interviews taken for collecting data to know and explore individuals' personal perspectives and experiences.

*k) Study Participants*

A sample of 30 female employees of Brac bank, Eastern Bank, Mutual Trust bank, ShahjalalIslami Bank, City Bank, Jamuna Bank, Standard Bank, IDLC, Prime Bank, City Bank, Bank Asia, Woori Bank, Union Bank, NRB Commercial Bank, Meghna Bank, ICB Islami Bank, Southeast Bank, AB Bank, Uttara Bank, Exim Bank,



© 2022 Global Journals

Jamuna Bank were interviewed with a semi-structured discussion guide. Both convenience and snowball sampling were used.

A Discussion guide was prepared based on a pilot study was done and based on that a discussion guide was prepared for the interview of the 30 participants. Then Semi structured interview was used to collect data.

## VIII. Discussion

From the in-depth interview the picture that I got of the 30 participants is that from the early morning their rush starts. From looking over the breakfast preparation to making sure everyone has their breakfast then their office preparation and finally after making sure everything was okay in their home they start off for their office. The ones who don't have personal transportation are facing a lot of problems in this time of pandemic and multiple lockdowns. After reaching their office they start their everyday work and many of them are providing services to their customers by working in the frontlineand in this time of pandemic this is creating a lot of mental stress, many of them said they are scared that they could be the bearer of the virus to their children and family. They also mentioned their workload is somehow more than usual because many of their colleagues are falling ill and they had to cover for them as well. They also mentioned that they had to stay after office hours almost every day. And it gets around 7-8 pm for them to reach homme mostly then again invest in their house hold chores. Due to this pandemic many of their support system is missing, like part time house help, daycare facilities additional help from close by relatives and friends are also missing because of this COVID-19. So, these women are facing intense amount of pressure both mentally and physically to balance their work and home responsibilities singlehandedly as most of them mentioned they doesn't really get any mentionable help in child rearing and household chores from their partners of family members.

*a) Challenges faced by the Working Women*

Some the challenges female employees working in banks that were identified during the interviews with are discussed briefly below-

*b) Sole responsibility of domestic work*

From the interviews I had all of the respondents responded that they are solely responsible for managing all the household related issues no matter how tired they are, how drained they feel they have to take that responsibility as no one else will. In this time of pandemic many of the respondents who used to have part-time house helps but they had to let go as it isn't safe. So now the burden doing everything falls entirely on them and we all can imagine how much of a pressure that is for these working women.

*Mrs. Ayesha (real name wasn't disclosed) said-*

> 'Somedays it feels like this is it, I can't do all of these myself anymore but then again I think if I don't who will?"

So even when they reach their limit doing office and domestic work still, they have to continue because there aren't any alternatives for them other than doing what they are supposed to do.

*c) Gendered roles in the family*

Respondents highlighted that in this pandemic when children are at home, school, tuitions and any other extra learning classes they used to take are at a stop or they are taking them online. So, now there is greater need to monitoring all these and from my interview I came to know that these responsibilities is on the mother mostly. Only a few respondents said that their husbands take updates of their children's education but daily making sure if the kids doing their classes, home-works falls on the mothers which is an added responsibility in this pandemic.

Even when they have a house help what should be cooked and all decisions and management are done by the mother/lady. When it comes to taking care of the elderly their medicines, food and everything is monitored by them is what the respondents said.

*d) Interruption of the support system in this pandemic*

For most women, it is really difficult to choose between family responsibilities and work. To date, professional women have relied on many available support systems to assume their responsibilities. For example, daycare, fast food, processed food, and quick-pick grocery stores can put meals on the table more easily and also help manage housework and help with cooking, laundry. cleaning and other housework. Teachers, coaches, and other assistants help in managing children's education and other activities. The support of friends and family outings, excursions and overnight stays has also made things easier. All these are used to reduce the family burden of working mothers. Unfortunately, in the post-pandemic world, most of them now do not exist.

*e) Disruption of regular routine*

The energy and effort required to manage and maintain the entire family, as well as learning and virtual work, mainly fall on women. Most of them are tired of the extra burden of cooking, cleaning and taking care of every little detail in the home.

For women, balancing work and family is not so difficult, and everything is so fragile and one-sided when assigning responsibilities. Women go out for financial independence and to participate in the financial needs of the family. Unfortunately, the family has not stepped up to support the family's care. Hiring family help is the first choice. But now, due to this pandemic, most people cannot choose this option. A very small number of



© 2022 Global Journals

families have reached out to help this woman, but unfortunately, this number is negligible and most of the women are working hard to fulfill their responsibilities.

Managing your home and work has always been the goal of many people, women manage it in their own way, but this balance is currently breaking down.

*f) Less supportive eco system*

The ecosystem that made it possible for the woman to go to work and at the same time manage their children and their household, was mainly depending on their community. Where those supporting resources were lacking, the working women made a way around it to manage their lives and careers. But now this pandemic has hugely unsettled that ecosystem balance and made it harder for the working women so they are grappling to keep a balance in their daily life.

While a very few numbers of progressive households are acquainting themselves with terms like work from home dads taking on majority of the house hold responsibility but from my interviews I saw that the number is very low even when the dads were trying to help, they couldn't really. When in older times men went to war and proudly wore the badges, women braced themselves and took on the role of men in their house hold and supported their soldier partners in every way that they could. Unfortunately, todays working woman in that contrast has been solely lonely because our society can't still see women holding an important position in family of social life.

Working women are a very significant part of the financial position of a household. So, how the childcare, everyday meals, household chores, education and activities of the children, and health of the household issues are handled and managed in the new post pandemic world, is a very important question that cannot be taken in a light manner. Can we hope for those households and well as the society where we have working women to step up and actively be involved, rather than leaving these silently suffering and burning out women to fend themselves.

*g) Burden of Norms and expectations*

In our country the burden of expectation is very high for women they are expected to do everything as the women of their earlier generations were doing even when they are doing a full-time job. Every day they are compared and blamed for anything that didn't match with the expectations of family and society. These age-old customs and norms of being a perfect daughter, mother and wife is constantly pulling them down and creating a doubt within themselves that maybe they aren't a great mother, daughter or a wife which is creating a feeling of dissatisfaction within themselves and that negatively affects their work life as well.

According to the respondents this pandemic made it even more difficult because their children being home all the time, disrupted regular life routine, extra pressure of work, lack of support system is making it really difficult for them

*One of the respondents Mrs. Rukaiya (not real name) said-*

> "Everyone is ready to judge how I am handling my children, taking care of my family or risking my family's health by doing my job in this pandemic and throws the question 'Why are you still doing your job?' even when I am a fully qualified professional and has been doing my job for years, they try to limit me on a specific care giving role just because of my gender "

So, the battle of family versus job is at really creating problems for the women employees working in banks

*h) Monotonous routine*

Covid 19 has caused people to lead a monotonous life, and people live the same day over and over again. Especially for professional women who work both at home and in the office, this becomes boring and leads to irritability and frustration. Since they have become accustomed to their dynamic daily life and vacations, going out with friends, going out with family, shopping, due to this pandemic, now all these have stopped, and find it difficult to adapt to this new daily life, so they are Create stress and different psychological problems.

*i) Stress*

Many professional women said that in this epidemic, in addition to housework and other activities, without the strong support of their partners, the pressure of doing office work is particularly high, so it is an additional burden. The children who used to go to school were at home, which created harsh conditions for these women. Since the house is a small and confined space, people stay at home all day, which leads to a lack of emotional space for everyone. And because of this epidemic, many interviewees said that their children are more annoyed, and they themselves sometimes feel irritable today.

Thus, along with the constant anxiety of contacting this virus anytime, extra work load in office and home and everyone's touchy nature is creating a not so healthy environment which is adding to the stress. Due to anxiety and stress, women are facing health issues and change in sleep patterns is also a common occurrence according to the respondents in this pandemic.

*j) Lack of me time and relaxation*

Previously all the working women had a specific routine they used to follow with all the additional help they could get from different supporting hands the respondents said that could make time for themselves specially in the weekends but now due to the lack of



© 2022 Global Journals

those supporting agents they feel they are working constantly and even in weekends they had to do the pending works prepare for the next week and by doing so they actually don't have any time left for themselves. And we all know that selfcare is very important for one's mental health and well-being but this pandemic has somehow totally wrecked that balance. Relaxation in this testing times is a luxury that the respondents they don't have.

*k) Coping with change and stress*

The respondents said that they are dealing with this significant change in the lifestyle as responding to that by adjusting and adapting around the changes that is happening in their everyday life. So, this covid pandemic is acting as a stimulus creating stress due to those changes.

The respondents also revealed how they are responding and going through a transaction as their surrounding complex environment changed due to this pandemic and how these changes like kids staying home, lack of domestic help, medium of transportation to and from office to increased workload in office is affecting them and these things in term making them anxious, mentally pressured, physically exhausted, they are making conscious changes in routine.

When the respondents were asked that how are they coping with the stress and change they mentioned many of the techniques from the COPE inventory we discussed in the Literature review.

*Result summary according to the Hayman model:*

*Table1:* Hayman Statements

| Sr. No | Statements | Mean | S.D |
|---|---|---|---|
| 1 | My personal work doesn't suffer because of work | 2.2 | .484 |
| 2 | My job does not make my personal life difficult | 2.1 | .305 |
| 3 | I do not neglect personal need because of work | 2.76 | .774 |
| 4 | .I do not put personal life on hold because of work | 2.27 | .586 |
| 5 | I do not miss personal activities because of work | 2 | .374 |
| 6 | I do not struggle to juggle work and non-work | 1.23 | .430 |
| 7 | I am happy with amount of time of non-work activities | 1.63 | .491 |
| 8 | My personal life doesn't drain me of energy for work | 2.87 | .861 |
| 9 | I am not too tired to be effective at work | 3.27 | .796 |
| 10 | My work doesn't suffer because of my personal life | 3.17 | .791 |
| 11 | It's not hard to work because of personal matters | 3.13 | .731 |
| 12 | My personal life gives me energy for job | 2.63 | .668 |
| 13 | My job gives me energy to pursue personal activities | 1.63 | .491 |
| 14 | I have better mood at work because of personal life | 2.93 | .449 |
| 15 | .I have better mood because of my job | 2.2 | .610 |
| | Work Life Balance | 2.417 | 0.586 |

From the responses of the respondents. The overall scenario that was understood by using the Hayman model is that the female professionals working in the banks that I collected data from are having a hard time balancing their work and personal life.



© 2022 Global Journals

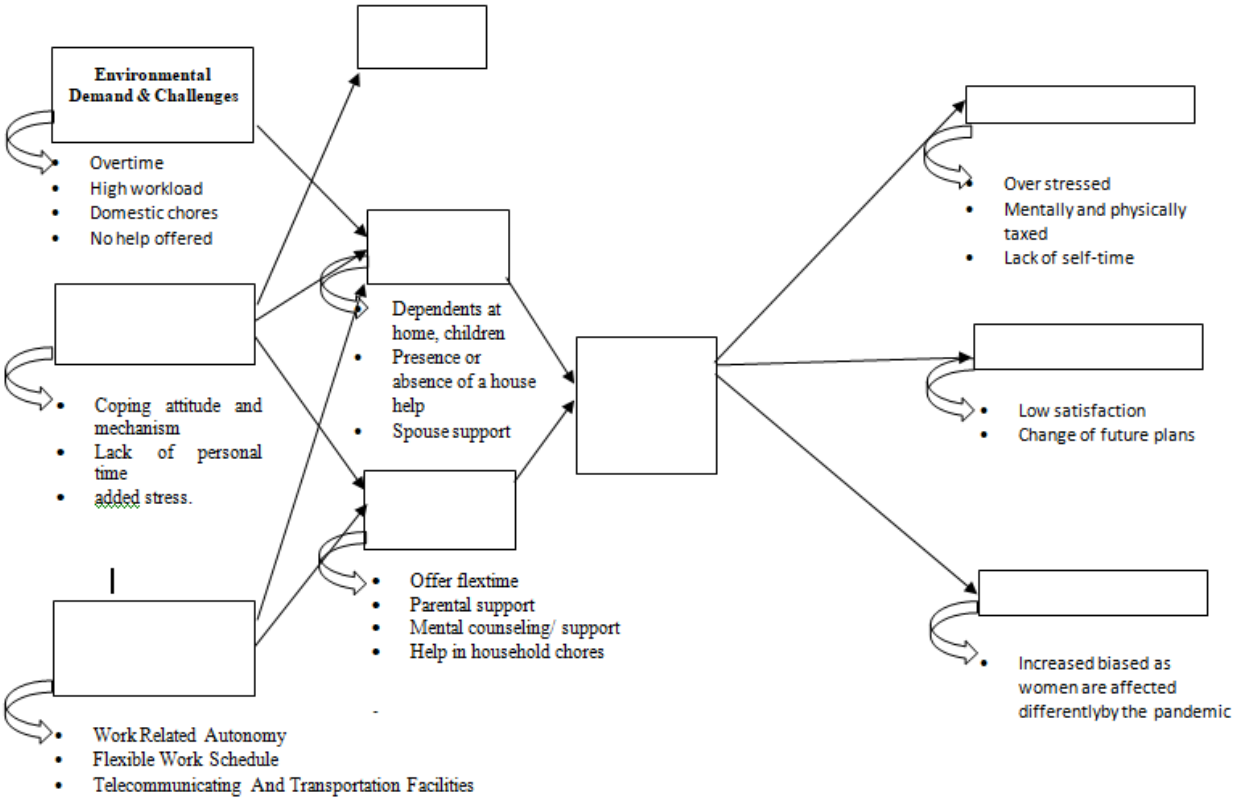


*Figure 5:* Connecting the findings with the framework

The environmental demand we saw from the findings that from work sector are that our respondents had to attend their 8 hours job and sometimes had to stay overtime when the workload is too much and also many of them mentioned that they are facing extra work pressure when their colleges are frequently falling ill and staying out of service for a longer period of time is also another sort of work-related environmental demand.

The nonwork-related environmental demand involves the amount of time and energy that is required in managing home, taking care of their children and all those domestic chores which according to the respondents it is getting tougher to meet these demands in this pandemic due to several factors that we already discussed previously.

Personal demands that the respondents mentioned are their time, energy and efforts they are putting everyday both in their workplace and home and here there is an imbalance and they are feeling stressed because they are overworking and getting very limited time for themselves which is adding to their stress.

Personality or how they are dealing with these changes and their attitude and coping mechanism are the personal resources and as the respondents said by keeping calm, focusing on what can be done and trying to stay positive and developing routines are helped them even though it is tough for them to do all these.

Environmental resources that the respondents mentioned are work related autonomy, time autonomy, flexible work schedule telecommunicating and transportation most of which is absent and when they were asked for recommendations for the betterment of their situation in case of the response then they responded with these.

Non work-related factors that also contributes to levels of conflict includes number and age of dependents at home, children, the presence or absence of a house help, both of them and their spouses working and to the respondents mentioned they really lacked the family support. The extra supporting and helps that they used to get earlier this pandemic is not there and it is creating more problems and conflicts. Women are facing Increased biased in performance appraisal due to the pandemic as they are affected differently by the pandemic than men.

All these factors are at play and these are creating conflicts, despite that these women professionals are coping but we also got to know from the respondents that it is affecting their general wellbeing as they rarely get and time for themselves so their mental health is at its worst and it's affecting their performance and career and life satisfaction negatively.



© 2022 Global Journals

*A short demographic profile of the respondents –*

*Table 2:* Demographic Data of the respondents

| Marital Status | 29 Married , 1 Unmarried |
|---|---|
| Number of children | Maximum 2 |
| Number of years in the organization | 1-4 years |
| Family size | 3-6 members |
| Dependable older family member/s | Maximum 2 |

Recommendations for maintaining work-life balance and facing the challenges in these pandemic times-

- Promoting or giving a pay raise for working so hard during this tough time will surely motivate in doing the job.
- Providing with a more flexible and employee friendly working options
- Ensuring that the teams are resourced properly so that they are provided with the necessary coverage and support to ensure that they are in minimum possible health risk.
- Providing overall better benefits (i.e., parental leave, transportation facility, sick leave policies)
- Providing and assisting employees with mental health care resources.
- Providing childcare programs or support because in this pandemic this is a huge issue for working mothers.
- More involvement from their respective partners in reducing their workload and family responsibilities.
- Taking care of own self is extremely important, so try to begin the day with prayers, some meditation and recreational exercise, try to spend time with kids helps to destress in this tough times.
- Scheduling their working hours and setting up specific dedicated times for work this will help to make best use of the day and make it easier to get things done.
- Prioritizing tasks correctly so that time dedicated to dear ones and work is balanced properly.

## IX. Conclusion

It may be a long time before we fully realize the full impact of COVID-19 on work places as well as in our society specially, for the working women. One thing that is quite sure is while we are still learning to work through this pandemic, each of us had to adapt our daily routines and respond to the changes that came along.

For majority of the working women, this pandemic is completely changing their work/life balance and exerting influence on their physical and mental health on a large scale, and many of them are even questioning their current situation and also their long-term career prospects because of all these sudden changes had to tackle due to the pandemic. Some of the respondents have stated that they have to work longer period of time because of the pandemic and the others are taking the burden of extra care giving responsibilities which is caused because of school closures, caring for the elderly family members, doing household chores all by themselves while also working full-time in their office. This study is an effort to understand the significant impact that this coronavirus pandemic is having on the female employees of banks in Dhaka. Efforts to manage these impacts will be really consequential to prevent the pushing back of the gender diversity progress was made so far in our country in financial sectors like banks, which will work in minimizing the long-term economic and social consequences that this pandemic has had on the working women. We are at the point where the organizations, family and society need to step up and meet this moment and the specific challenges associated with it right now or we will be risking a negative setback in our pursuit of reaching gender equality in workforce of our country.

## References Références Referencias


1. J.G. Carlson, D.S. (2007). Conceptualizing work–family balance: Implications for practice and research. Advances in Developing Human Resources 9, 455–71.
2. ABS. (2020). Household Impacts of COVID-19 Survey. ABS, 14-17. Retrieved 1 4, 2021, from https://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4940.014-17%20Apr%202020?OpenDocument
3. Ambreen Khursheed, Faisal Mustafa, Iqra Arshad, Sharoon Gill. (2019). Work-Family Conflict among Married Female Professionals in Pakistan. Management Studies and Economic Systems (MSES), 4 (2),, 123-130.
4. Amin, S. (2020, April 11). Bangladeshi women play crucial role in fight against COVID-19. Brac Institute of Governance and Development , p. 2.
5. Ayushi Vyas; Dr. Deepak Shrivastava. (2017). Factors Affecting Work Life Balance - A Review. Pacific Business Review International, 7. Retrieved 2020, from http://www.pbr.co.in/2017/2017_month/Jan/20.pdf
6. Barbara R. Haddon, Andrew Hede, John Whiteoak. (2009). Work-Life Balance: Towards an Integrated Conceptual Framework. NZJHRM 2009 Special Issue: Work-Family & Gender, 174.




© 2022 Global Journals

7. Carver, C. S., Scheier, M. F., & Weintraub, J. K.. (1989.). Assessing coping strategies: A theoretically based approach. Journal of Personality and Social Psychology, 56, 267–283.
8. Clark, S. C. (2001). Work cultures and work/family balance. Journal of Vocational Behavior, 58.
9. Dougherty, D. (2001). Human Resource Strategy: A Behavioral Perspective for the General Manager 1st Edition. ‡McGraw-Hill/Irwin; 1st edition.
10. Dugarova, E. (2020). Unpaid care work in times of the COVID-19 crisis: Gendered impacts, emerging evidence and promising policy responses. Paper prepared for the UN Expert Group Meeting "Families in development: Assessing progress, challenges and emerging issues. Focus on modalities for IYF+30", 19.
11. Farré, L., and L. González. (April 23, 2020). "¿Quién Se Encarga de Las Tareas Domésticas Durante. spain. Retrieved from https://nadaesgratis.es/admin/quien-se-encarga-de-las-tareas-domesticas
12. Guest, D.E. (2001). Perspectives on the study of work-life balance. Discussion Paper ENOP Symposium, Paris, France. Haar.
13. Hamilton Gordon, Karen, Berry. (2006). Understanding the work- life conflict of never-married women without children. Women in Management Review. Bradford, 21(5), 393.
14. I, A. a. ( 2012). mpact of Demographic variables on work life balance of Ramasundram, 2012).
15. ILO, G. E. (2020). Women at Work in G20 countries: Progress and policy actionsince 2019. 27.
16. Jennifer Smith, Dianne Gardner. (2007). Factors affecting employee use of work-life balance initiatives. March 2007New Zealand Journal of Psychology, 36(1): 3-12.
17. Kamenou, N. (2008). Reconsidering Work–Life Balance Debates: Challenging Limited Understandings of the 'Life' Component in the Context of Ethnic Minority Women's Experiences. British Journal of Management, 54. Retrieved from https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1467-8551.2008.00575.x
18. Karatepe, Osman, and Mehmet. (Karatepe, Osman, and Mehmet (2006)). The effects of work-family conflict, emotional exhaustion, and intrinsic motivation on job outcomes of front-line employees. Emrald Group Publishing Ltd.
19. Keeney, J.; Boyd, E.M.; Sinha, R.; Westring, A.F.; Ryan, A.M.. (2013). "work-family" to "work-life": Broadeningour conceptualization and measurement. J. Vocat. Behav, 82,221-237.
20. Lazarus, R. S., & Folkman, S. (1984). Stress, appraisal, and coping.
21. Nazrul Islam;Ekhtear Ahmed Zeesan; Debanik Chakraborty; Nowshin Nower. (2019). Relationship between Job Stress and the Turnover Intention of Private Sector Bank Employees in Bangladesh. International Business Research; Vol. 12, No. 8, 141.
22. ONS. (2020). "Coronavirus and anxiety, Great Britain: 3 April 2020 to 10 May 2020". -. Retrieved from https://www.ons.gov.uk/releases/whatmattersmosttopersonalwellbeingduringthepandemic
23. Rahe R. H., Mahan J. L., & Arthur R. J. (1970). Prediction of near-future health change from subjects' preceding life changes. Journal of 1–6. Psychosomatic Research, 40.
24. Richard Lazarus, F. 1. (1966). The transactional theory of stress and coping (TTSC).
25. Rincy V. Mathew, Natarnjan. (2011). An exploratory study on the work-life balance of women entrepreneurs in South India. Asian Academy of Management Journal 16(2).
26. Rosemary Krawczyk, Jon Kalinowski. (2009). Personal And, (pp. 71-87). Work-Related Correlates of Mental Health In Slovak Women In Higher Education. Journal of Diversity Management, Littleton, Vol. 5, Iss. 3, 43.
27. Sanjiv Gupta, Liana C Sayer, Philip N Cohen. (2009). Earnings and the Stratification of Unpaid Time among US Women. Social Indicators Research, Dordrecht, Vol. 93, Iss. 1, 153.
28. Sanjiv Gupta, Liana C Sayer, Philip N Cohen. (2009). Earnings and the Stratification of Unpaid Time Among US Women,. Social Indicators Research, Dordrecht, Vol. 93, Iss. 1, 153.
29. Sarah Moore, Edward Greenberg, Patricia Sikora, Leon Grunberg. (2007). Managerial women and the work-home interface: does age of child matter? Women in Management Review, Bradford, 568.
30. Selye, H. (1983). The Stress Concept: Past, Present and Future. John Wiley & Sons. Retrieved from https://pubmed.ncbi.nlm.nih.gov/9668601/
31. Sevilla A., and S. Smith . (2020). "Baby steps: The Gender Division of childcare after COVID19." CEPR.
32. Sonawane, V. Yawalkar & M. (2016). Impact of Demographic Variables on Work-Life Balance of Police Personnel: With Reference To Jalgaon Police Department. International Journal of Science, Engineering and Management (IJSEM), 30. Retrieved from https://www.researchgate.net/publication/320058858_Impact_of_Demographic_Variables_on_Work-Life_Balance_of_Police_Personnel_With_Reference_To_Jalgaon_Police_Department
33. Thomas E. Kando, Worth C. Summers. (1971). The Impact of Work on Leisure: Toward a Paradigm and Research Strategy. Retrieved from https://doi.org/10.2307/1388645.
34. Zedeck, S., & Mosier, K. (1990). Work in the family and employingorganization. American Psychologist, 45, 240-251.




© 2022 Global Journals