

## Work Life Balance among Women Employees in Service Sector with Special Reference to Banking Industry in Kathmandu Valley

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### Abstract

*This study was interested in female bank employees' perceptions of work life balance at banking institutions in Kathmandu. The Job Demands-Resources (JD-R) Model was used as a theoretical framework to consider the demands that these women encounter as well as the support systems that they utilize to help facilitate work-life balance (WLB). Importantly, as a theoretical framework, the JD-R was used to bring to light employee experiences of their WLB in relation to their work demands and the resources that are available to them. A qualitative research design was used. Semi-structured interviews on a purposive sample of eight research participants were conducted within eight commercial banks of Kathmandu. Theory-led thematic analysis was used to analyze the interview transcripts. The findings of the study indicated that these women relied heavily upon domestic helpers in terms of household duties, extended family and their spouses in terms of childcare duties and needs. These employees felt that work dominates their lives more due to the core demands of meeting targets. These employees perceived that the bank as a whole was not supportive of WLB as they claimed to be and wanted to be involved with the HR Department in the formation of work-life balance policies. This research study offers insight into the needs of female bank employees and suggests the way forward for organizations to appropriately prioritize WLB as a quality strategy in an attempt to retain talented women in the organization.*

**Keywords:** *Work life balance, female employees, banking.*

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## Introduction

Changes in the social, political and economic fabric of societies have influenced and continue to influence both the nature of employment and its relationship to life outside work. *Work-life balance* has emerged as a hot topic in recent years– fueled in part by changing trends in women’s social roles. Whilst labor market participation has increased for women of all ages, women continue to shoulder the main responsibility for organizing and undertaking unpaid caring work.

In today fast developing country, people are busy with increasing their income and keep on changing their living habits, life style, and their day to day life, life pattern is not similar as in olden days. People were not aware about how to balance their life, stress and work. And they didn’t concentrate much about their health and family. The trend is changed to increase the wealth of the family not the health of the family. Work–life balance is a concept including proper prioritizing between "work"(career and ambition) and lifestyle (health, pleasure, leisure, family and spiritual development /meditation).This is related to the idea of "lifestyle choice."

Changing employment patterns together with changes in the demographic structure of the workforce have resulted in a different reality for the 21st century. Instead of trying to manage copious amounts of leisure time, many employees are instead trying to juggle numerous responsibilities with the increased, intensified demands of work. Such reality, and in particular, transformations in the structure of both the workplace and the workforce imply that work practices and employers’ expectations must change accordingly. The traditional assumption that employees should be willing and able to make work their top priority in life is no longer tenable. Globalization, new technologies and business restructuring are challenging the long established patterns of paid work while imposing new burdens on families, individuals and households.

Until quite recently it was widely assumed, particularly in and concerning the richer countries, that working hours were steadily reducing, the amount of leisure time increasing and that these trends would continue. Many people looked forward to a golden age of leisure (World Trade Organization, 1999).

### ***Women at Workplace***

As society moves into the 21st century, there is an increasing expectation that women are not only responsible for nurturing and raising families to ensure that future generations are confident and competent members of the society, but that women should also participate in the paid workforce (Harris, 2007). Women professionals have a vital role in both family and office which is hampered by the multiple roles as a mother, professional and social members. Lack of supports from the both sides creates work-family conflict that impedes from doing justice to their talent utilization and leading a blissful happy life (Alam, Sattar, & Chaudhary, 2011).

In Nepal, it is taken for granted that economic activities are exclusively the prerogative of males while domestic work, child bearing and child rearing are the sole occupations of women. Historically, women in Nepal have not enjoyed a good status in workplace settings whether in managerial or operative roles. Since times immemorial, women have been burdened with work of all sorts all through their lives. From reproduction to all household chores and outside, their role as worker is significant, unique and burdensome. But they are discriminated and exploited all over. But today scenario is changing. Now female workers carry not only the load of domestic work but also carry a significant part of the load of economic activity. Their contribution to economic activity is in fact on the higher side than what is thought or perceived by the conservative society.

Modern time liberalization of the Nepalese economy has created considerable employment opportunities for those, including women, who possess marketable skills and talent. Today women form an important part of the Nepalese Workforce. According to the information provided by the Central Bureau of Statistics, the work participation rate for women was 45.4 per cent in 2011.

1952/54	40.80%
1961	40.50%
1971	29.20%
1981	34.60%
1991	40.40%
2001	43.90%
2011	45.40%
Source: (Central Bureau of Statistics, 2014)	

Although most women in Nepal work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women plow fields and harvest crops while working on farms; women weave and make handicrafts while working in household industries; women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g., cooking, fetching water, and looking after children).

### ***Nepalese Service Sector and Banking***

The service sector is defined in a variety of ways, but for the purposes of this thesis, we use the term in its broadest sense to mean non-agricultural and non-manufacturing work. Services or the "tertiary sector" of the economy covers a wide gamut of activities like

trading, banking & finance, infotainment, real estate, transportation, security, management & technical consultancy among several others.

Economic liberalization policies along with the stable political situation led to a higher growth rate of non-agriculture sector in the 1990s. Contrary to this, internal conflicts, prolonged political transition and supply side bottlenecks decelerated the growth performance of industry and services sector in the subsequent decade (Kharel & Pokharel, 2012).

On the finance front, the Nepalese financial system is highly dominated by banking sector, particularly commercial banks. The growth of financial sector in Nepal is much better as compare to other sectors. Despite of conflict and political insurgency, banking and financial sector continued growing. Numbers of banks and financial institutions are increasing day by day (Rai, 2010).

At present, no study has been conducted about the status of female employees on different banking and financial organizations. Therefore, it is difficult to find out the actual condition of the different employees in these organizations. The Banking and financial organizations have expanded in different parts of Nepal and number of educated females are increasing considerably. Hence, in the recent times, number of female employees in banking sector of Nepal has seen a metabolic rise. Moreover, female employees have better ethical values. They are known as good listener and can make great team players among others given their interpersonal skill. As a result, banks are hiring more and more female staff (Gautam, 2016).

### ***Work Life Balance***

Work-life balance is not mere related to work and life; it is the positive state of mind. Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life (Hudson, 2005). Work-life balance is about the interaction between paid work and other activities, including unpaid work in families and community, leisure and personal development.

The transformations in the structure of both the workplace and the workforce imply that work practices and employers’ expectations must change accordingly. The traditional assumption that employees should be willing and able to make work their top priority in life is no longer tenable. It is in this context that the notion of ‘work-life balance’ has come to the fore in policy debates (Gupta & Kumar, 2011).

Work life balance is a global topic of growing importance and frequent discussion. The reality is that most of us are facing increasing competition for our time and energy. The term Work-life balance can mean different things to different persons – and different things to same person at various points in his/her career. Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Women work force now constitutes a significant percentage of the total work force in any organization today. With major changes in the nature of work and work arrangements, including the increasing numbers of women participating in the paid work force, changes in women’s career expectations, the decline of the family wage, the disappearance of the job for life and changes in family formation, the relationship between families and labor market participation has come under considerable scrutiny.

## **Theoretical Framework**

The current study adds value to the research phenomenon of WLB by exploring the factors that create WLB and the consequences of having a work-life imbalance. In this light, a ‘demands-resources’ theoretical framework will be used to conceptualize WLB. Numerous studies (Bakker & Geurts, 2004; Haddon & Hede, 2010; Jannsen, Peeters, de Jonge, Houke & Tummers, 2004; Peeters, Montgomery, Bakker & Schaufeli, 2005; Voydanoff, 2004) have adopted the JD-R Model when studying WLB by looking at the demands faced in the work and home domains as well as the resources utilized in these domains and how this contributes to WLB or a lack thereof for the participants of their studies. For this reason, the researcher found it appropriate to adopt this framework for the purposes of the current study.

The banking context is characterised by work variety, discrimination, delegation, conflicting tasks, high work pressures in terms of meeting sales targets, a large volume of customer complaints, favouritism and employee’s educational backgrounds – all of which influence the levels of WLB experienced by bank employees (Michaildis & Georgiou, 2005; Ojedokun, 2008; Ogungbambila, 2010). In light of the JD-R Model these demands are psychological and structural in nature that requires physical and psychological effort on the part of the bank employees in order to adapt to these demands.

There have been studies that have looked at WLB in the banking context, for example higher qualified individuals are said to experience greater difficulty with regards to achieving WLB compared to lower qualified individuals (Michailidis & Georgiou, 2005). This is because highly qualified employees may carry problems from home to work, having a negative WHI (Marais & Mostert, 2008), and are simultaneously trying to pursue a career at the expense of their home life and relationships (Michailidis & Georgiou, 2005). There have been other studies that have looked at WLB within the banking context, for

example Easton (2007) looks at how women in middle management within the banking industry balance their managerial and motherhood roles. Easton's (2007) study found that women relied heavily upon domestic helpers, childcare facilities and extended family care whilst and far less upon their spouses or partners. Furthermore these women perceived their organizations to not be entirely supportive of WLB (Easton, 2007). Rowe and Crafford (2003) view work-life imbalance as a barrier to career advancement of women within investment banking.

In summary, female bank employees are faced with various work and personal demands, which according to the JD-R Model can create conflict and influence the levels of WLB that they experience. However, according to the JD-R Model, if these female employees possess personal and environmental (work) resources, then these resources would help facilitate the attainment of WLB. In this light, the demands and resources that employees have are seen as factors that contribute to either work life balance or work life imbalance.

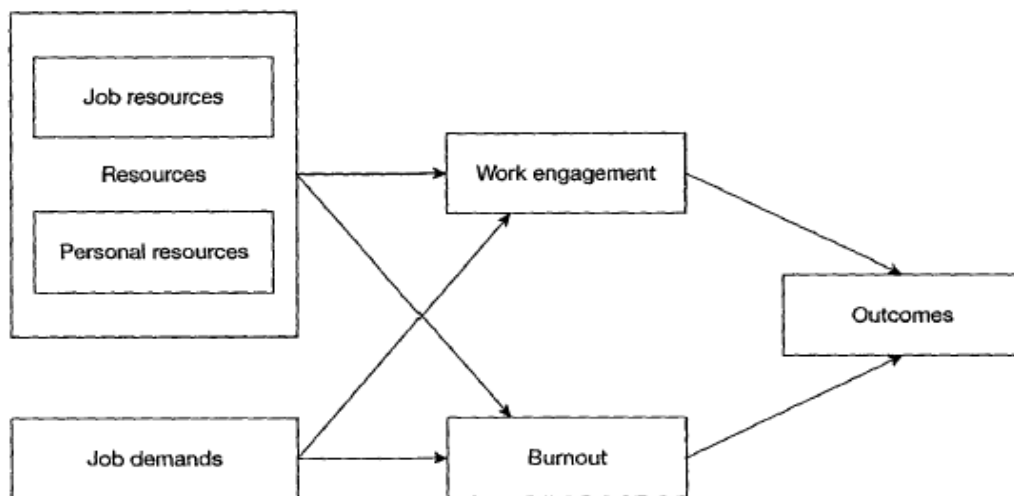


Fig: 2.1 Theoretical frameworks as per JD-R Model



## Research Methodology

### *Sampling*

The current study did not aim to generalize its finding back to the general population of women. Based on the study being qualitative in nature, the research participants were selected using a purposive sampling method. This sampling method is strategic in nature, as it seeks to sample people who are relevant to the research questions (Bryman, 2004). “Purposive sampling means selecting participants for their ability to provide rich information” (Ulin et al., 2002).

Hence this sampling method was relevant to this particular research study, because the research participants all worked for a commercial bank, were female and mothers. The sample size of this study was eight. Eight participants were chosen because the researcher wanted a rich, detailed, description of lived experiences of WLB and perceptions around WLB from the participants. In this light, the researcher felt that this could be obtained by using a smaller sample size (which is in line with the qualitative nature of the research study) rather than a larger sample size given the timeframes for this research. In Nepal, there are 28 commercial banks and researcher intended to cover more than 25% and hence, decided to acquire a sample from 8 commercial banks. The reasons behind selecting research participants with these particular characteristics were the assumption that these participants would provide meaningful insights and understandings into their experiences of WLB or a lack thereof. Following table illustrates details of the respondents:

Participant	Organization	Current	Education	Experience
P1	Bank of Kathmandu Ltd	Jr. Officer	Masters	12 yrs
P2	Civil Bank Ltd	Assistant	+2	7 yrs
P3	Himalayan Bank Ltd	Officer	Masters	10 yrs
P4	NCC Bank Ltd	Sr. Officer	Masters	9 yrs
P5	Nepal Bank Ltd	Asst. Manager	M.Phil	10 yrs
P6	NIC Asia Bank Ltd	Supervisor	Bachelors	5 yrs
P7	Rastriya Banijya Bank Ltd	Assistant	Bachelors	3 yrs
P8	Standard Chartered Bank	Manager	Masters	15 yrs

Table No. 3.1 Detail of respondents

### ***Data Collection and Analysis***

There are several types of interviews but for the purposes of this study, the researcher collected data with semi-structured interviews. Semi-structured interviews is useful for exploring a topic quite broadly as it allows the researcher or interviewer to move the conversation in any direction of their interest (Trochim, 2006). The semi-structured interviews were in the form of individual, face to face interviews that consist of open-ended, non-judgmental questions. With semi structured interviews, the researcher has an interview schedule of the questions he or she intends to ask the participants, which are related to the research questions, yet the interviewee is granted flexibility in their responses (Ulin et al., 2002).

The researcher utilized the literature on WLB, the banking context and took cognizance of the departments within the bank when formulating the interview questions for the participants. These questions covered themes which are important for understanding the influence particular roles have on WLB. This data collection method was relevant to the

research study as the research participants were able to elicit their perceptions, understandings and experiences of the research topic under investigation, that being WLB.

Prior to conducting the interview with the research participants, the researcher piloted his interview questions on his wife. According to Trochim (2006), piloting or pre-testing an interview on a person prepares the researcher in learning to use eye-contact and set the tone for the interview by behaving in a confident manner. For this study, the researcher intended conducting an initial interview followed by a follow up interview, should the researcher not collect relevant data in the initial interviews. However, the researcher felt that saturation point was reached in each interview as there was sufficient data elicited in the initial interviews in terms of understanding what WLB meant to the participants, the work and home or life demands that each of them are faced with, the perceived resources utilized by the participants to attain WLB and understanding of WLB, policy utilized to attain WLB and participants' suggestions to attain and improve WLB. In this light, there was no need for the researcher to conduct follow up interviews and so only eight interviews were conducted.

Thematic analysis was used to analyze the data collected from the research participants. "Thematic Analysis is a method for identifying, analyzing and reporting patterns or themes within data" (Braun & Clarke, 2006). It minimally organizes and describes your data set in (rich) detail. However, frequently it goes further than this, and interprets various aspects of the research topic (Boyatzis, 1998). The researcher specifically used theory-led thematic analysis. Theory-led thematic analysis is largely driven by the researcher's theoretical or analytical interest in a specific area, and thus this form of thematic analysis is more analyst driven or deductive in nature (Braun & Clarke, 2006). This research made use of the JD-R Model to understand the various demands that female bank employees experience and the resources available to them that they use in order to attain WLB.

## Results and Discussions

### ***Theme One: Understanding WLB***

Having analyzed the data, about half of the participants reflected the understanding of WLB to mean “*working the stipulated hours in the employment contract*” and thereafter having the remainder of the day for their family and personal lives exclusively, “*without allowing either role to interfere with the time given to a particular role*” The other half of the participants understood WLB to mean being happy in their personal and work domains of life “*satisfied with the amount of time and energy you invest into each role*” and when they are given “*time off to see to their family needs*”.

### ***Theme Two: Demands***

The findings that emerged from the data analysis were that most of the female bank employees were from the deposit division and emphasized the work demands of meeting targets, deadlines, dealing with client complaints and doing others work when they are not there as there is no support staff to stand in. In addition, a participant mentioned that “*the bank has been planning for merger which makes me feel that I have to work harder and go the extra mile*”. Additionally, findings that emerged during data analysis regarding family demands were mixed. Half of the participants stated that all domestic chores fall on themselves. These responsibilities included “*cooking, cleaning the house, doing the washing, seeing to and spending time with the kids*”.

### ***Theme Three: Available Resources***

The majority of the participants all relied heavily upon their domestic helpers to see to the household activities and domestic side of things. Most of the participants also relied upon certain family members to “*see to the kids sometimes during the days*” and sometimes when they “*go out with friends*”. Also, findings obtained after data analysis were that half

of the participants' spouses attended to their children in terms of "*picking and dropping them from school*" and ensured the maintenance of the house "*such as fixing the cupboards*". However, these participants also mentioned that their spouses did not assist with domestic household activities as their spouses "*do not like doing domestic things*". In terms of managerial and supervisory support, the analysis revealed that the majority of the participants found their managers and supervisors to be supportive of WLB by trying to assist the employees in managing their workload by looking at how much work they have and then trying to share it amongst other staff members so that they did not burn themselves out.

#### ***Theme Four: Challenges to WLB***

This idea sheds light on the level of ease or difficulty each participant experiences in trying to achieve WLB, given their work and family responsibilities and resources. The majority of the participants experienced a high level of difficulty in attaining WLB. This was due to there being "*not enough hours in a day to complete work*", "*not meeting targets*" and "*raising two sons is not easy*".

#### ***Theme Five: Consequences to WLB***

With regard to the physiological and psychological consequences of WLB, the data analysis revealed that the majority of the participants felt stressed, anxious, tired, drained, miserable and unhappy with their jobs that demand a great deal of their time and effort. Further, the data in relation to the spill over from work into life, the majority of the participants reported a negative spill over from work into their lives as "*working long hours, being short staffed and sometimes not meeting clients demands preoccupy my thinking, even when I am at home, which is the time meant exclusively for my family*". On

the other hand, a minority of participants mentioned a positive spill over of work into their lives.

### ***Theme Six: Policies and WLB***

Data analysis in relation to this theme revealed that a few of the participants are satisfied with the way things are as “*organization has every aspect written down on policy approved by the board of directors*” and “*policies are in line with Nepalese laws*”. All participants agreed that the bank has policies such as part-time work, flexi-time, job-sharing, annual and sick leave, telecommunicating and work redesign in place on its internal systems.

### **Conclusion and Recommendations**

From the results it can be seen that for these female participants, WLB means investing enough time and energy into each of their roles, with a minimum of role conflict and being satisfied with that investment. This is consistent with the way WLB is conceptualized in the literature.

However, the majority of these participants seem to be experiencing more of a work life imbalance due to immense pressures and demands from the home and especially work domain. These conflicting demands from each role spill over into the other role, resulting in the participants experiencing multiple role conflict as well as various physical and psychological complaints. The conflicting demands included a depletion of energy resources from work and preoccupation of thoughts about work which spilled over into the home and work domain. Guilt for not spending adequate time and attention on the participants’ children was another prominent conflict for most of these participants that has affected them at work. The unpleasant bank culture of being overly concerned with sales and profit as well as not practicing the WLB policies that are in place for all divisions

of the bank has made it much harder for the majority of these participants to negotiate the boundaries between their work and personal lives and attain WLB.

However, some participants report a positive WHI as work has given them a means to provide for their loved ones and educate others about the industry. Some participants also report a positive HWI as their children motivate them to be the best that they can be. Thus, such findings resonate with the smaller body of literature out there on work-life harmony rather than the mainstream literature on work-life imbalance.

Despite the multiple role conflict that these participants experienced, domestic, spousal and organisational support served as critical resources in reducing such conflict and helping these women attain WLB. Each participant's work demands and resources determined the level of difficulty they faced in attaining WLB. For these participants, ideal work policies and practices in facilitating WLB for the future include practicing flexi-time at the Bank, and being actively involved with their HR department in shaping WLB policies. Thus WLB is a complex phenomenon that poses a significant challenge for these women who wish to advance in their careers and be family orientated.

From this study, practical implications and recommendations can be made to the participants of this study, working women, organizations and the Nepalese government. These will be discussed below:

Working women are encouraged to get their spouses involved in family and domestic responsibilities. Spouses should not frown upon this, but rather accept such responsibilities and change their mind-sets as the traditional gender stereotype of women being the homemaker are falling away in this modern-age as they enter the world of work.

Furthermore, organizations, particularly banks should see from this study that employees do require assistance in managing the conflicting work, family and domestic

responsibilities in order to retain them and in order for them to be effective in the workplace. WLB initiatives are said to start at the top with management and permeate down the different levels of the organization. It is therefore argued that management has a strong influential role in pioneering work life balance initiatives forward. In this light, management of organizations are recommended to firstly change the organizational culture as organizational culture is the greatest barrier to the progress of organizational transformation of any kind. Organizations can do this by putting work-life policies in place, utilizing their leadership in management to communicate effectively to their employees about these policies and take into account the suggestions regarding such policies from their employees.

The Nepalese government can also make useful contributions to WLB initiatives by funding research conducted in this area and distribute such findings to the relevant stakeholders such as employers and employees. Thereafter, the government should provide educational training programs to these stakeholders regarding the negative consequences of work-life imbalance for employees and organizations as well as educating organizational members how to cope with balancing their work and personal life roles.

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