

Family Support–A Critical Factor to Reduce Work Stress and Facilitate Work Life Balance for Female Employees of Banking Sectors in Bangladesh

Mehnaz Akhter, *Sultan Mahmud

Community Bank Bangladesh PLC., Bangladesh

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Abstract: Due to economic circumstances and social demands the role of working women has changed in developing countries, like Bangladesh. For this reason, women have tremendous pressure to develop a career as strong as their male counterparts while sustaining active participation in personal life. The ever-increasing pressure in the workplace makes it completely difficult for women to get quality time for their family. This creates negative impact on women's physical, emotional and social well-being. Thus, attaining work life balance is essential for working women to have a good quality of professional and personal life. This study attempts to explore the role of family support to balance the work life and reduce the job stress for female employees in Bangladesh. The study also focuses on the impact of family support to maintain work life balance and reduce job stress. The finding of the study reveals that family support is the most important issue for working women to continue a healthy professional as well as personal life especially in case of married women. It is also visible that family support has an opposite relationship with job stress.

Key Words: Bangladesh, Female Employees, Family Support, Stress, Work Life Balance.

I. Introduction

Now a day's Bangladesh as a country is developing in every aspect. There is no exception in advancement of women participation in different job sectors like hotels and restaurants, transportation, real estate services, telecommunications, insurance and specially in banking sectors. The participation of women in job market has amplified to 35.6% in 2016 from 4% in 1974. The participation of rural women significantly increased 37.6% than the participation of women in cities 30.8%. According to International Labor Organization (ILO), the total number of women in workplace was 18.1 million in 2017. (Hasan & Islam, 2020)

But in compared to male employees the participation of female is very low in banking sector. According to a Bangladesh Bank report on gender equality in banks and non-bank financial institutions for January-June, 2019, the percentage of woman employee's contrary to male staff in banks was 17.8% at the end of June, 2019 as 25,771 women were working in the banking sector while the number of male employees was 1,44,104 at that time, In December 2018, the participation of female employees was 17.45% with 24,991 females beside 1,43,201 male employees. Among the state-owned, private, specialized and foreign banks, the specialized commercial banks had least number of female employees as women constituted 14.01% of the personnel in such banks.

The percentage of woman employees against male was 16.97% in six state owned banks — Sonali, Janata, Agrani, Rupali, BASIC and Bangladesh Development banks — as the banks had 7,262 female employees compared to 42,788 male employees. At the end of December, 2018, the ratio was 16.24%. The foreign banks had 31.96 % female employees as they had 938 female and 2,935 male employees at the end of June this year. Forty private commercial banks, which offer 61 % of the country's banking jobs, had 18.33 % female employees as they had 16,076 female and 87,711 male employees. The BB study also showed that women's presence at the banks' top-level jobs was only 8.49 %, meaning that male staff held 81.51 % of the top-level posts in the banks. Besides, the ratio of women in the banks' boards was only 13.34 % in the country. The percentage of female employees in the banks' mid-level and entry-level jobs was only 15.30 % and 15.48% respectively. (Mitra, 2022)

There are a number of factors that prevail behind the low involvement of female employees. Lack of infrastructural facility, lack of transport, toilet, child care facility, safety and overall, the unsupportive attitude of family members obstruct them to take active part in banking sector. (Hasan & Islam, 2020)

In developing countries like Bangladesh, it is very difficult for a male to support their family with the income of one person. Most female wants to come forward to render support to their partners. But the biggest challenge for female employees is to balance the demands of family and workplace because of these factors: work pressure, stress, single family, work-family conflict, child care, elder family members and lack of social and mental support. The concept of work life balance can make the situation easier.

Objective of the Study

The main objectives of the study are:

- To identify the role of family support to balance the work life and reduce the job stress for female employees.
- To reveal the relationship among family support, job stress and work life balance.
- To represent the challenges female employees, face to balance the work life.

II. Literature Review

Female employees in banking sector have to work minimum 8 hours per day and 5 days in a week added with increasing workload every day. They also have to manage household work after returning home. Balancing between these two complex responsibilities is a great challenge. Work life balance helps them to frame up different strategies and policies by using self, time and stress management.

Concept of Work Life Balance

Work life balance is process which helps female employees of an organization to balance their personal and professional lives. Work life balance encourages employees to split their time on the basis of priorities and maintain a balance by devoting time to family, health, vacations, along with making a career, business travel etc. Working women may face different demands from work and personal life which are conflicting in nature. Work-life balance refers to keeping the balance between responsibilities at work and at home. Work life balance concept allows an employee to maintain a fine balance in the time he or she gives to work as well as to personal matters. By having a good balance, people can have a quality of work life. (Tanvi & Fatema, 2020)

This helps to increase productivity at workplace as the employee is relaxed about his personal commitments. It also permits the employee to provide quality time with family to spend holidays, leisure time, work on his/her health etc. Hence work life balance is extremely important for employees and increases their motivation to work for the company. (Balaji, 2020)

According to Powell and Greenhaus (2006), women may have difficulties managing their own work/life balance, especially in work settings where they do not receive much formal support from their employer. If they want to strike any balance between work and their lives outside work, they must set this as a goal and find their own ways of achieving it. Women must have a desire to take control of their own work/life balance and take initiative, representing their own individual effort aimed at securing this work/life balance. (Balamurugan & Sreeleka, 2022)

According to M. Selvakumar, N. Manicka, V. Sathya Lakshmi, Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-life balance means that this equilibrium is in the right position for the individual concerned. Work life and personal life are interconnected and interdependent. Work life and personal life are the two sides of the same coin. (Mitra, 2022)

K. Santhana Lakshmi & S. Sujatha Gopinath, (March 2013) identifies Work Life Balance as the competence to schedule the hours of an individual Professional and Personal life so as to lead a healthy and peaceful life. (Sathyalakshmi, 2021) It highlights the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life.

III. Methodology

Description of Sample

The study was conducted among the working women from different commercial banking sectors in Dhaka city. A sample of 110 working women was selected, majority of whom are married.

Data Collection

Both primary and secondary data were collected by the author to prepare this research paper. For collecting primary data, a well-defined questionnaire was prepared. The questionnaire was disseminated randomly and respondents were requested to complete in proper time. Statistical tools are used to analyze the data. Secondary data were collected through different related articles, newspapers and journals.

Scope

The scope of the study was limited to the working women of Dhaka city from several private banking sector, regarding the challenges that they face in balancing professional life and personal life. The sample were collected from different branches of four private commercial banks in Dhaka. They are: Dutch Bangla Bank Ltd., Community Bank Bangladesh Ltd., Brac Bank Ltd. and EXIM Bank Ltd.

IV. Findings and Analysis

The sample size of the survey is 110. Their profiles are given below with different dimensions:

Statistics		
N	Valid	110

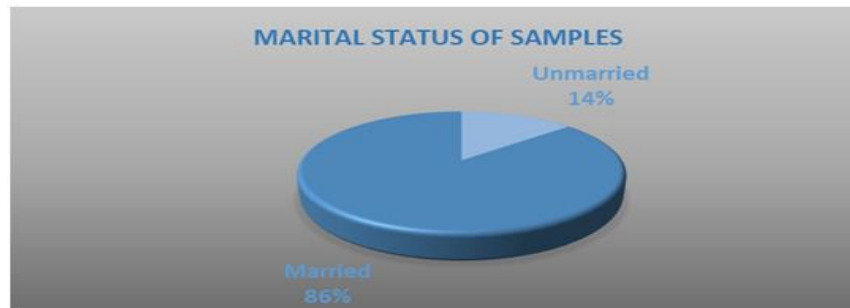
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For the need of survey, all the respondents are female employees of banking sector. Here we have taken 110 females as sample where 16.5% participants are unmarried, single or divorced and other 83.5% are married in status.

Table-1

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	15	16.5	16.5	16.5
	Married	95	83.5	83.5	100.0
	Total	110	100.0	100.0	

Chart-1

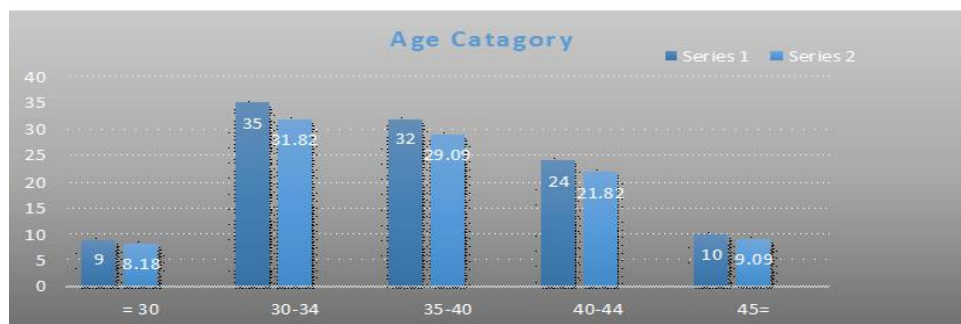


As represented in table-2, 8.18% of the respondents are below or equal to age group 30, 31.82% are within 30 to 34 age categories, 29.09% in 35 to 40 age and 21.82% are in 40 to 44 age categories, who works as mid-level employees and the employees of above age category 45 are relatively few in numbers and works mostly in top-level management.

Table-2

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	≤ 30	9	8.18	8.18	8.18
	30-34	35	31.82	31.82	40
	35-40	32	29.09	29.09	69.09
	40-44	24	21.82	21.82	90.91
	45≥	10	9.09	9.09	100
	Total	110	100.0	100.0	

Chart-2



Factors Affecting Work Life Balance of Female Employees in Banking Sectors

To understand the stress level female employees in banking sectors and the crucial role of family support, a specific questionnaire is created. The options of the questions are placed on the basis of Likert scale (1-5). '1' as the 'Strongly Disagree' and '5' as the 'Strongly Agree'. '3' is considered as 'Neutral'.

Table-3

Factors	N	Mean	Std. Deviation	Std. Error Mean
Long Working hours affects work life balance.	110	4.07	1.179	0.112
Working on Holidays	110	4.02	1.014	0.097
Can't spend enough quality time with spouse and family	110	3.25	1.294	0.123
Relationship with spouse and family is suffering due to work pressure	110	3.55	1.268	0.121
Less control over work life	110	3.61	1.242	0.118
Family Support is crucial to reduce work stress	110	3.54	1.276	0.122
Easy to balance work life and stress	110	2.48	1.290	0.123

The questionnaire was prepared in a way to identify the support of family to reduce stress level of female workers and balance their work life. The responses are represented by measuring Mean, Standard Deviation and Standard Error.

Long Working hours affects work life balance:

It is well-known to all that the work stress in banking sector is huge enough than other working sectors. For these reasons female employees have to spend long working hours. In maximum private banks the working hours start on 9.30 am and ends at 6.00pm. In spite of that, few banks practice evening banking which is stressful for women.

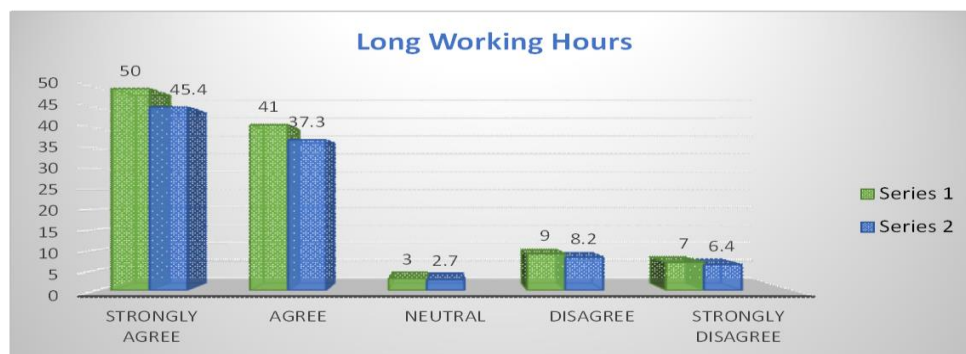
Long working hour is the main reason of family conflict and disturbance. Maximum women have to take the help of day care centers or keep house maid to take care of their children. Still then they have to maintain strict time balance to conduct entire house hold work. Most of the female respondents agreed that it is impossible for them to do a job in the bank without their family support.

Table- 4in this paper represents that female workers are agreed with the statement that they have to spend long working hours in the banks and few of them are able to take the matter positively only with the support of their family.

Table-4

Long working hours					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	50	45.4	45.4	45.4
	Agree	41	37.3	37.3	82.7
	Neutral	3	2.7	2.7	85.4
	Disagree	9	8.2	8.2	93.6
	Strongly Disagree	7	6.4	6.4	100.0
	Total	110	100	100.0	

Chart-3



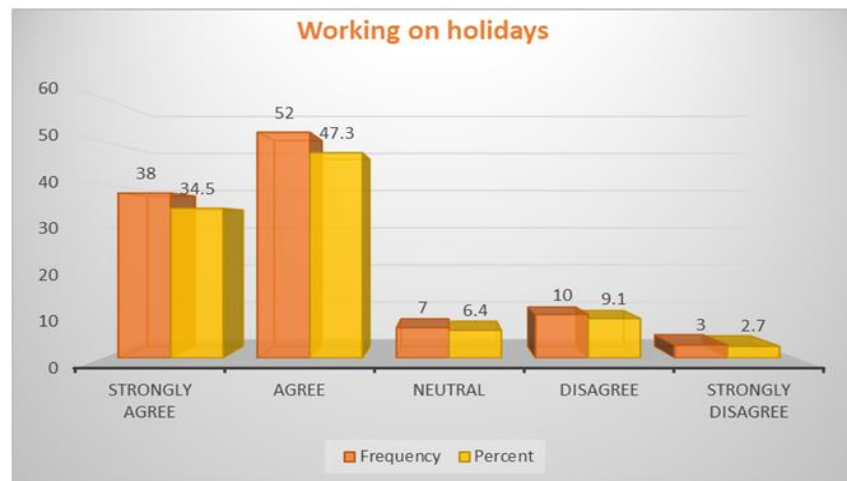
Working on Holidays

Normally every private bank offers two holidays in a week. But due to the purpose of marketing and completing pending works some employees has to continue their work on Saturdays. Working on holiday varies from bank to bank depending on their numbers of customer. Most respondents from Dutch –Bangla and Brac bank are agreed that it is really demotivating to work on holidays as they get only few times to spend with family. Here, we can see from the table that 81.8% of the respondents clearly agreed about this issue.

Table-5

Working on Holidays					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	38	34.5	34.5	34.5
	Agree	52	47.3	47.3	81.8
	Neutral	7	6.4	6.4	88.2
	Disagree	10	9.1	9.1	97.3
	Strongly Disagree	3	2.7	2.7	100.0
	Total	110	100	100.0	

Chart-4



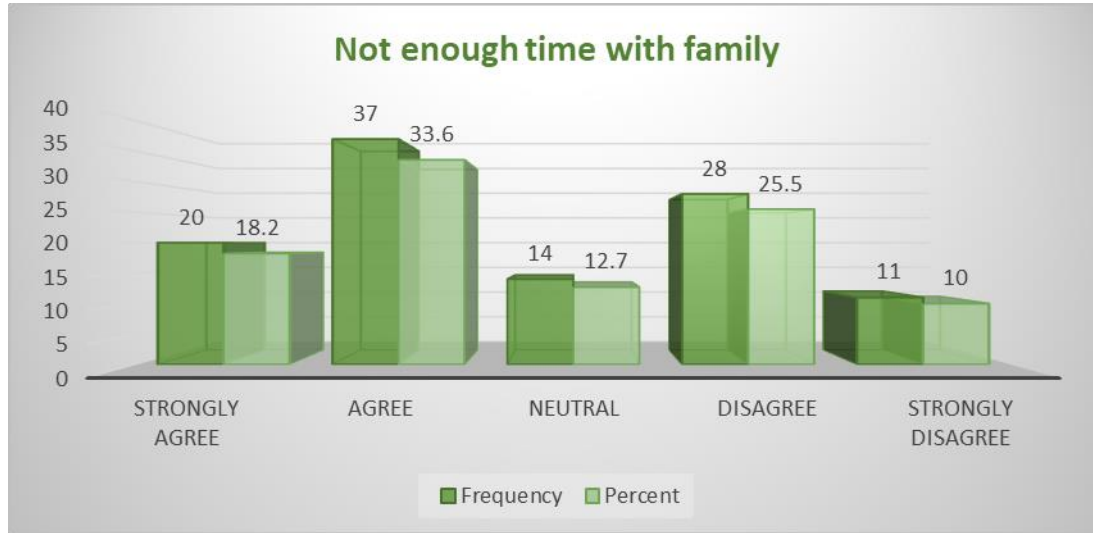
Can't spend enough quality time with spouse and family:

From the table, we can see that 18.2% are strongly agreed and 33.6% are agreed that they cannot spend enough quality time with their family and spouse, while 25.5% female are disagreed and 10% are strongly disagreed with this statement. This group of respondents who are clearly disagreed stated there are two days of holiday and if a proper work life balance is maintained they can utilize the quality time properly. As female employees get consideration from banks to work on holidays. But most of them don't support the logic.

Table-6

Can't spend enough quality time with spouse and family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	20	18.2	18.2	18.2
	Agree	37	33.6	33.6	51.8
	Neutral	14	12.7	12.7	64.5
	Disagree	28	25.5	25.5	90
	Strongly Disagree	11	10	10	100.0
	Total	110	100	100.0	

Chart-5



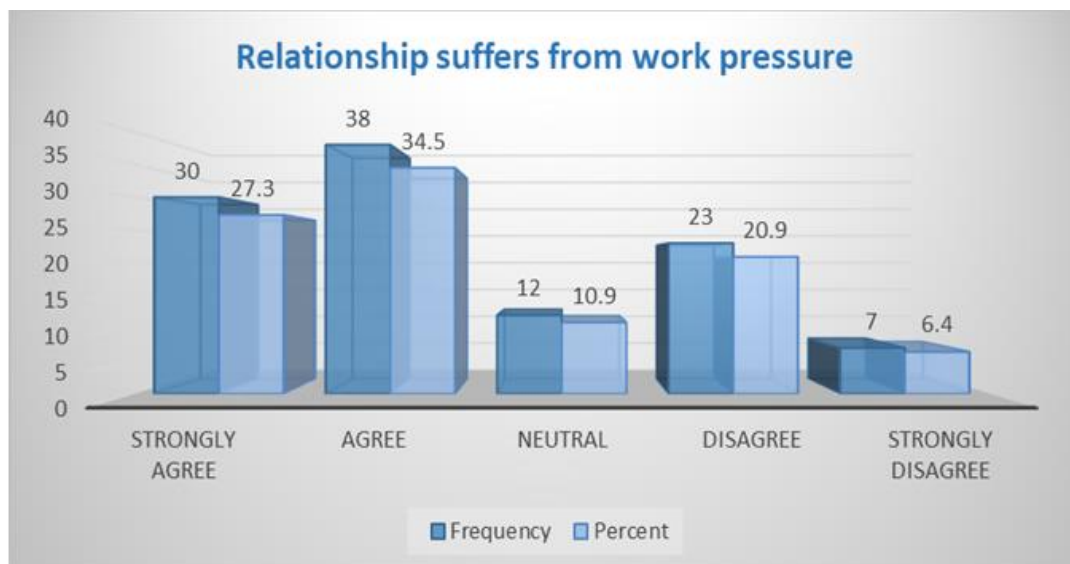
Relationship with spouse and family is suffering due to work pressure:

According to the survey, 20.9% disagreed and 6.4% strongly disagreed that their relationship with family and spouse are suffering for pressure, where as 61.8% of respondents totally agreed with the statement. Here, we can see that 10.9% of the respondents are neutral in this issue.

Table-7

Relationship with spouse and family is suffering due to work pressure					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	27.3	27.3	27.3
	Agree	38	34.5	34.5	61.8
	Neutral	12	10.9	10.9	72.7
	Disagree	23	20.9	20.9	93.6
	Strongly Disagree	7	6.4	6.4	100.0
	Total	110	100	100.0	

Chart-6



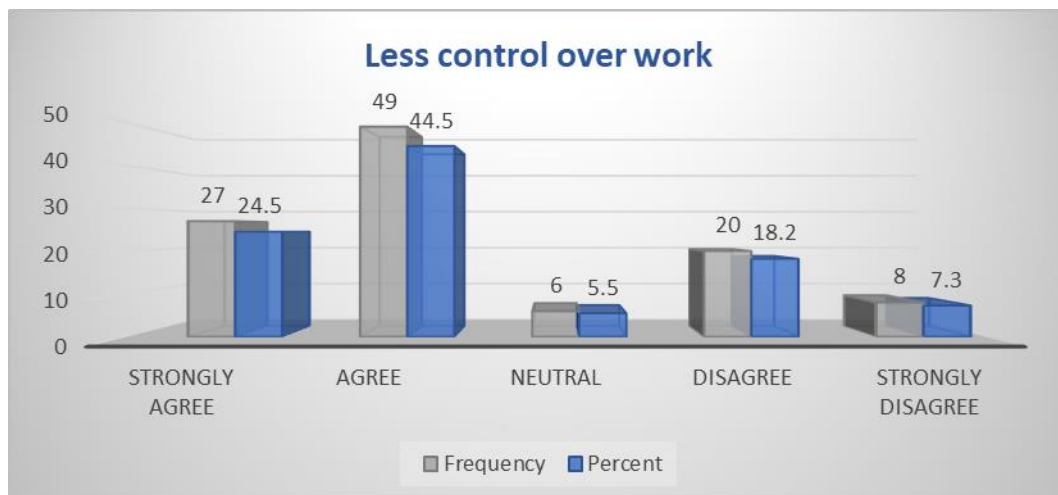
Less control over work life:

This survey shows that 69% of the respondents supported the statement that they have less control over the work life, so it becomes very difficult to maintain work life balance properly. Within them 24.5% respondents strongly agreed and 44.5% agreed with this issue. Besides 18.2% disagreed and 7.3% strongly disagreed with the statement.

Table-8

Less control over work life					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	27	24.5	24.5	24.5
	Agree	49	44.5	44.5	69
	Neutral	6	5.5	5.5	74.5
	Disagree	20	18.2	18.2	92.7
	Strongly Disagree	8	7.3	7.3	100.0
	Total	110	100	100.0	

Chart-7



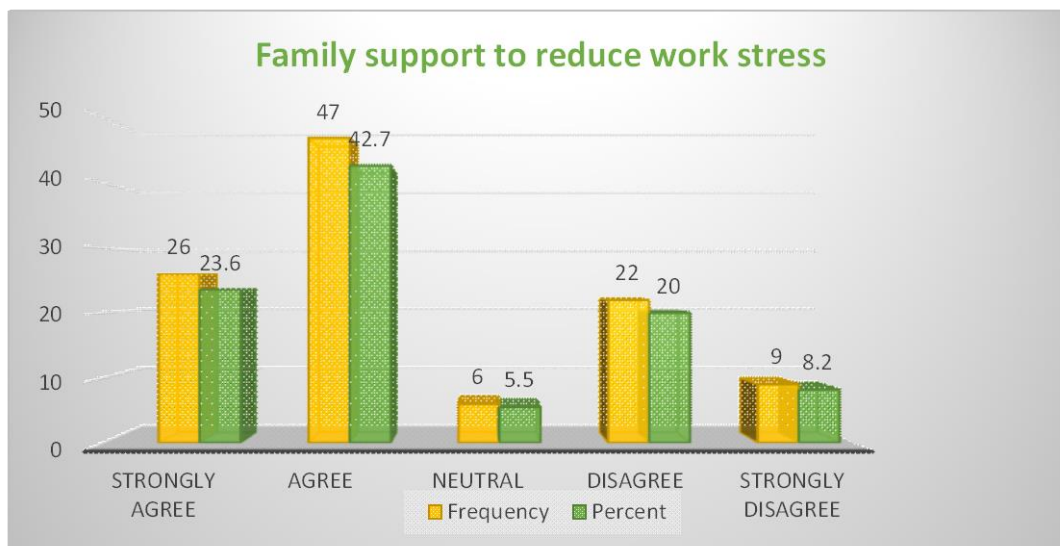
Family Support is crucial to reduce work stress:

Most of the respondents are agreed with statement as 23.6% of them strongly agreed and 42.7% agreed with this statement. According to them without family and spouse support maintaining a work life would be very difficult. Specially female with small children and elder members found it completely impossible to do a job in bank without family support

Table-9

Family Support to reduce work stress					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	23.6	23.6	23.6
	Agree	47	42.7	42.7	66.3
	Neutral	6	5.5	5.5	71.8
	Disagree	22	20	20	91.8
	Strongly Disagree	9	8.2	8.2	100.0
	Total	110	100	100.0	

Chart-8



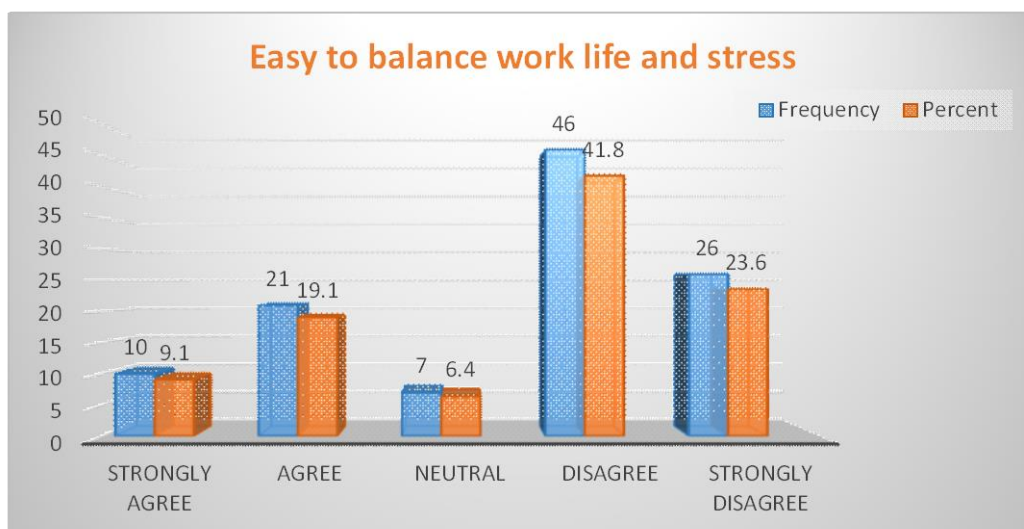
Easy to balance work life and stress:

In case of this statement, a totally opposite result is viewed as 41.8% of the respondents are disagreed and 23.6% are strongly disagreed with the statement. According to the response it is not easy to balance professional and personal life in a compatible way and specially in case of female bankers it is more difficult. A strong work life balance must be maintained to sustain the compatibility.

Table-10

Easy to balance work life and stress					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	10	9.1	9.1	9.1
	Agree	21	19.1	19.1	28.2
	Neutral	7	6.4	6.4	34.6
	Disagree	46	41.8	41.8	76.4
	Strongly Disagree	26	23.6	23.6	100.0
	Total	110	100	100.0	

Chart-9



V. Conclusion and Recommendation

It is an evitable fact that maintaining professional and personal life is very critical in case of female employees. Without the support of the family female employee can't maintain work life balance. Absence of support of family members, a female banker can't perform effectively. Lack of support may also result absenteeism, anxiety, frustration and work stress.

In the context of Bangladesh, it is not easy to maintain work life balance. Bangladesh is still a male dominated country with the mentality that household works, take care of children and elder family members are the responsibility of female alone. In such a situation it becomes very difficult to conduct work life balance. From the survey and information collected from the primary interview, few recommendations can be given to make situation a little bit easier.

1. There should be specific strategies for female employees to facilitate work life balance.
2. Most of the bank managements are still have little idea about the concept of work life balance. They should have proper knowledge on this issue and facilitate the practice for both male and female employees.
3. Facility of day care center in workplace.
4. Positive support from superiors and colleagues at work place.
5. Facility to work from home
6. Having full time maid to take care of children and elder family members.
7. Support from family members.

In present situation Bangladesh Bank also came forward to secure and support the rights of female employees. It instructed the state-owned banks and private commercial banks to facilitate the female employees with 6-months long full paid maternity leave. (Hasan & Islam, 2020). Besides, according to instruction of Central Bank's, female employees of FIs are not bound to stay after the regular office hours, even if they have to stay for some urgent work, the employer (FI) has to arrange for transportation for them.

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APPENDIX

Questionnaire

The questionnaire was prepared to identify the support of family to reduce stress level of female workers in banking sectors of commercial Banks in Bangladesh and balance their work life. Please provide your valuable response and help in our survey.

a. **Name:**

b. **Name of Bank & Branch:**

c. **Position:**

d. **Phone No.:**

e. **E-mail Address**

f. **Age Scale:**

(i) Below 30

(ii) 30-34

(iii) 35-40

(iv) 40-44

(v) Above 45

g. **Marital Status:**

(i) Married

(ii) Unmarried

h. **No. of Children, for married women: (if any)**

i. **Family Status:**

(i) Single

(ii) Joint

Please select the relevant columns showing the scales from “**Strongly disagree**” to “**Strongly agree**”:

Sl. No.	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1.	Long Working hours affects work life balance.					
2.	Working on Holidays					
3.	Can't spend enough quality time with spouse and family					
4.	Relationship with spouse and family is suffering due to work pressure					
5.	Less control over work life					
6.	Family Support is crucial to reduce work stress					
7.	Easy to balance work life and stress					

Comment (if any):