

# **INFLUENCE OF WORK LIFE BALANCE ON WOMEN EMPLOYABILITY: A PHENOMENOLOGICAL STUDY BASED IN KARACHI**

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## **ABSTRACT**

*This study is a detailed description of Influence of Work Life Balance on Women Employability: A Phenomenological Study based in Karachi is basically a struggle for women working in banks in the city of Karachi. A thematic analysis method is used through primary data (interviews) of females that are currently working in banks or have a past experience of working with a bank. This thematic analysis shows the factors that are already validated through previous studies and concludes recent ones by gathering all of the fresh data s. The research shows a struggle behind the balance that the women try to create in between their work life and personal/ social life. Study investigated codes, themes and patterns which show the culture followed in a society and how females are struggling to come over these issues with time. It gives mirror reflection of the work environment in banks and day to day challenges each woman faces.*

## **INTRODUCTION**

### **Background to the Topic**

The idea “balance between work life” is viewed as one of the significant issues that assume an imperative part in hierarchical achievement. (Tasnim. M, Hossain. M &Enam. F, 2017). More studies have been explored during the last decade on work- life issues because of the changing trends in gender roles in society. (Powell, 2019)

In this day and age, the idea “balance between life and work” is viewed as one of the significant issues that assume an imperative part in career achievement. In any case, balance between these two activities is seen distinctively in various societies.

Balance between life duties and work commitments is characterized

as the capacity of a employee to adjust the time designated for work, with the time distributed for different pieces of their life, like leisure exercises, family, chipping in, medical services, and so on. These different requests on opportunity can frequently arrive into struggle, with the end goal that individuals feel that they can't go to their obligations as a whole especially for females who try hard to sort issues in both the aspects of their life. (Powell, 2019).The management they try to fix between these two work and life issues is one of the major reasons that they leave their career opportunities according to different studies. However, many studies also shows that it is very important to earn for both the gender in the house that's why many females now opt for working for better futures managing both the work and life aspects systematically.

Work-family balance recommends that work shouldn't put a stop on different things which are significant in people's lives, for example, quality time with their family, relaxation time or then again sporting exercises, self-awareness, and so forth. Adjusting these two responsibilities similarly won't bring about balance between work and life activities, nor will the saving of an equivalent number of hours for every job lead to work-life balance. (Jenkins & Harvey, 2019)

The issue of balance between life and work activities has gotten the notice of analysts, researchers and scholastics in light of its impact on proficient as well as private life. It shows that while a decent work-life mix makes concordance in both expert and individual life, irregularity among work and life can make pessimistic effect on an employee's very own life which prompts work disappointment that harms association's (firm's) efficiency and productivity.

In Bangladesh, ladies have been taking part and contributing astoundingly in our economy. Notwithstanding of it, working ladies experience different obstructions in their own as well as expert life. Ladies are battling to adjust between work-life which at last hampering their public activity (Tasnim. M, Hossain. M &Enam. F, 2017).

Concurring a Asian Development Bank (2020) report, female workforce cooperation in Asia mainly including Pakistan said Women have been especially impacted by the pandemic has deteriorated orientation imbalance, orientation based savagery, and the weight of neglected work. Females depend on work in the economic and services areas that have been hardest hit, like the travel industry, production and banking.

A World Bank (2021) report on Female Labor Force Participation showed that the ongoing female workforce support rate remained at 21%. This is the most minimal in all of South Asia. These insights are for all areas, demonstrating a generally grim situation.

With regards to the financial area, it keeps on leftover overwhelmed by men. A report by Deloitte (2020) shows that the extent of women in influential positions in the money area remained at 24% by 2020

The paper aims to show the major reasons behind influence in female employability or productivity due to work- life balance, its consequences and the suggested solutions to resolve these issues and other issues which contribute into decisions like these. The paper mainly focuses on women working in banks. Other reasons apart from work- life balance that might contribute into annual female turnover are the education level of females, salaries earned by females and income of a household.

Studies prove that society's view of balance between work and life activities depends on gender as explored by Gautam & Jain (2018). The best test for women is the means by which to adjust their everyday life and their work (Lupu and Castro, 2021). Investigates showed that assuming on greater liability at work could adversely affect day to day life. The uneven state among life and work could be one of the significant obstructions to ladies' vocation improvement. However, in a study by Dumas & Smith (2018) shows that spouse or partner support helps to balance work- life issues better. A few ladies intentionally work fewer hours to accomplish balance between vocation improvement and everyday life as explored.

The scenario in Pakistan for working women laws can be seen through some of the legislations such as one made by NCSW and CIP to spread awareness about work place harassments. Both the commissions are advertising and constructing support groups for the law (C-190) by 'International labor organization (ILO) on putting a full stop to the increasing violence and harassment at work places. Different female oriented NGO's such as KASHF foundation are working for the women employability opportunities and their education. Government policies on the other hand support female specific seats in different sectors and competitive exams to encourage more females to work in the economy. Some of the banks for examples Habib Metropolitan Bank in Pakistan encourage female specific batch hiring. This encouraged a number of females to apply to banking jobs. Pakistan as a developing

nation is annually experiencing decrease in the number of working women according to ‘The world bank data’; which shows that in 2012 female labor force percentage was 21.43% whereas in 2021 it decreased to 20.16%. Over a decade the percentage fell by 1.27 percent (world banks data).

### **Statement of the Problem**

Work – life balance in females is a major problem that continues to affect women’s employability in all sectors. In Pakistan, the service sector is no exception, where the number of women working in this field has decreased significantly in recent years.

This is due largely to the rampant sexual harassment that occurs in this industry. Women often face hurdles from their supervisors, colleagues and family, which makes it difficult for them to work in an environment that does not support their mental health. Other major issues include recent pandemic era from 2019 till date. Covid-19 has brought new problems regarding female jobs in market. According to a study female faced more implications in pandemic as they need to work for better financial position and balance their life at work and home both due to more burdens of responsibilities on both sides. (Insight, 2021)

As a result of this, many women have chosen to leave the work altogether in order to pursue other life responsibilities. This has had a negative impact on the Pakistani economy, as the country relies heavily on the service sector to boost its financial growth.

Not balancing between work- lives responsibilities not only limits women’s opportunities in the workplace, but also negatively impacts the economy as a whole. According to a report by the MSPB, female turnover in the workplace cost the government a heavy amount over a two-year period. The economic implications of women’s mental health in the workplace and at homes are devastating. Such loss is often hard to recover from, and ends up forcing females to leave their career goals.

It is important to list down consequences and impacts brought by this issue and its probable solutions.

### **Research Questions**

- “How is the women employability affected by the work- life balance in banks of Karachi?”

- “What are the challenges faced by working women both at workplace and home?”
- “What is the role of society in challenges faced by these women?”
- “Does this work-life balance issue affect the mental health of women?”
- “How Covid- 19 has affected the work- life balances for women?”

### **Research Objectives**

- The objective of this study is to understand the position of working women in the society.
- The paper aims to show the major reasons behind influence in female employability or productivity due to work- life balance, its consequences and the suggested solutions to resolve these issues
- This study aims to analyze what females go through when they have to keep balance in their work life as well as in their personal lives.
- It will also describe the challenges females face on everyday basis and its effects on their mental states.
- The study will show reasons due to which the gap between work and life is increasing and how society can encourage or discourage this gap.

### **Significance of the Study**

The study will provide better answers to the research questions to fulfill research gap in a way that it provides insight of the problem and offer some solution to it. It will help both in theoretical and practical way for the readers. The importance of conducting this study is to explore what kind of issues women face while trying to balance two aspects of their life especially in a world which includes implications and effects of Covid-19. It will also provide the reasons due to which females decide not to work.

### **Scope of the Study**

The study will only conduct interviews of females in baking sector due to limitation of time it will only be conducted in Karachi.

### **Definition of Terms Key Used**

The following terms are used in this research study:

- Work- life balance: The division of time, physical and mental strength between work and family, social responsibilities.

- Women Employability, also known as Women's Employment: Any work for pay or profit in which women are engaged.

## LITERATURE REVIEW

### Introduction

Work-life balance in relation to women employability is getting heat in today's time. Many researches can be found regarding this issue. Researchers have thoroughly investigated the causes as well as impact of this major issue in women life and on economies. Probable solutions can also be seen in many studies and its implications are also practiced accordingly. This part of the study will focus on the previous and the most recent literature available to minimize the research gap.

### Work- Life Balance

Gregnano and Simbula, (2020) in their study reported that work-life struggle or the balance among employees is known to be connected with numerous medical conditions, including physical wellbeing, poor-self announced health, mental health and life dissatisfaction.

Balance between work and life includes effectively dealing with the arrangement between paid work and other fundamental exercises like investing energy with family, taking part in activities and relaxation, offering neglected help or chasing after extra review. Upgrading balance among work and individual lives brings about certifiable compensations both for businesses and representatives. It helps with setting up tough gatherings and dynamic organizations. Balance between fun and serious activities has to do with adept prioritization of work and way of life. Work-life balance has hierarchical results like raised paces of non-appearance and turnover; diminished efficiency; dwindled work fulfillment; developing medical services costs and decreased degrees of authoritative responsibility and dependability (Fapohunda 2021).

Whereas, Pandiangan (2018) express that balance between work and life is an expansive idea that includes defining the right boundaries between "work" from one viewpoint and "life" (satisfaction, relaxation, family and improvement). Thalagvathy and Geetha (2021) mentioned in their paper that the research on work-life balance has expanded over the years but this expansion has also brought the research gap which concerns the issues regarding work and family which is still missing majorly from researchers'

knowledge. While in another study by Margaretha (2021), Work Life Balance is what is happening that offers employees chances to adjust their vocation work life and their own life, and this present circumstance won't prompt work pressure and weakness in doing their works. WLB is one variable that effects on worker responsibility, work fulfillment and association efficiency.

Hernandez & Lopez (2019) in their research showed that Work-life balance has hierarchical results like raised paces of employee leaves and turnover; diminished efficiency; decreased satisfaction at work; developing medical services costs and decreased degrees of authoritative responsibility and reliability or loyalty in general. Employers are generally not liable for giving work equilibrium to their workers especially women in this case, they can uphold the employees to look for and keep up with their own work balance. Balance between life and work has two-fold edged gains.

Work-life balance is considered to be a cycle not an achievement or a means of satisfaction. Working long for hours is harmful to both the genders and balancing lives with it becomes much more a stress than a satisfaction. Satisfaction is when you can have time for your peace not for responsibilities at work and in social or personal life. It's a cycle that is followed by billions just to pass another of life it cannot be called by "who balanced it better?" Lupu and Castro (2021).

According to Tinuke.F (2014)'s study; Work and balance is characterized as happiness and better working at work and at home with irrelevant job clashes. Balance between life and work activities is tied in with tracking down the right harmony between one's work and one's life and about feeling alright with both work and non-work responsibilities. Many individuals find it hard to deal with their time in a manner that is smart for work and for individual life not on the grounds that they are poor at using time productively, but rather essentially in light of the fact that a decent piece of the time isn't theirs.

An article on Forbes (2020) shows how people are not satisfied with their management of work and life .More than half of their interviews women complained about long hours of their partners work and their incapability to satisfy the needs of a relationship. In the same way Men also showed different response to their female partners working for long hours and not giving time to their household responsibilities in comparison to the men and females working for lesser hour and finding more time to spend at home and in friends.

A research study by Fapohunda. T (2021) mentions that when there are satisfied home life, work places will more often than not be without struggle and agreeable spots to be. Increasing attrition rates and raising interest for balance between work and life have made it obligatory for associations to look outside human asset mediations. Therefore, plans, for example, adaptable working hours, elective work plans, leave plans, benefits as opposed to family care liabilities and representative help programs have turned into a significant piece of association benefit projects and prize bundles particularly in created economies.

### **Women employability**

Working females justifies a bold role in the progress of humans and stands at an important position in society, this is regarding the men who have been dominant in the past centuries, but with time the gap is decreasing to a positive extent as described by Shankar. M, (2019).

During pandemic women showed better employability results than men overall as remote jobs were increased and other household activities were also transformed into business such as home chefs, tailoring etc. (ILO,2021)

Studies also describe the overload of responsibilities on women who are working; they are expected to fulfill extra demands in different roles of life. Women employment is studied in all over the world. The cross-sectoral pattern of more unpredictable development responsiveness of females contrasted with male employment that society recognize portrays the hindered position of females in Pakistan. (Majid & Seigmann, 2021).

Numerous researches on employability of females can be found, it is as a rule battled that the social setting expects a significant part in females work market or labor market decisions. Countries contrast with respect to foundations, rules, guidelines, plans, and principles concerning women's work. While focusing on women's employability, it is consequently important to decide the institutional setting that deliberately influences the observations and exercises of individual women in a given time span. (Lippe & Dijek, 2022).

Females are experiencing discrimination in labor market and consequently are pushed to isolate relatively low income and lesser position occupations. Huge ratio of women is utilized in the chaotic areas or sectors. Generally, women are amassed in area known for low degree of efficiency, less pay and low security of work because of their double job at home and work



environment. Women are highly dependent on their roles and how they manage it to get better career opportunities. Women employability is proven to be correlated to their different roles in life as Sadaqat & Sheikh. Q (2022) in their study shared.

### **Work – Life balance and Women Employability**

Qodrizana (2018) showed balance between work and life impacted satisfactory levels. The significant point is to adjust the level of somebody's fulfillment working and outside work. In the event that somebody can give time to the necessities of work and outside function admirably, it will make work fulfillment.

Pace and Sociotto (2021) in their paper mentioned that gender roles is progressively advanced both in the work environment and in the society, also, females have now completely entered the labor force markets, the issue of distinctions in gender roles comparable to career opportunities actually appears to be open. In spite of the fact that gender equality never again plainly characterizes who is liable for life (social and personal) consideration and who is answerable for work obligations, some studies shows that the contention between work and life has all the earmarks of being a more prominent issue for women than for men. For females, the connections between better career opportunities and balance between life and work and between professional opportunities and the impression of general wellbeing have fundamentally lower values contrasted with results from the men, while the impression of balance between life and work activities influences prosperity more essentially when contrasted with the male competitor instead.

Women are seen as housekeepers by managing families. They could answer remarkably as opposed to men when work-family conflicts occur. As per the social perspective, social suspicions, and direction challenges influence women's harmony among work and life activities and social practicality as said by Mushfiqret, (2018).

As per Shankar. M, (2019), females whose status and jobs generally were well defined and fixed in the general public have gone through broad changes. It describes how women in society having a respectable position at work had been through rough areas and consequences in their life. It is basic to concentrate on provokes of females as they keep on pervading the labor force. The importance of the study of Meera.S (2019) is required in light of the fact that the writing concerning balance between work and life

doesn't satisfactorily portray the encounters of expert working ladies and the numerous features of women, work and family.

However, Lonska&Mietule (2021) in their study regarding the situation built by the pandemic reported that, one of the apparatuses for balance between work and life is remote working, however it should be borne as a top priority that the COVID-19 crisis circumstance for representatives who have children changed the daily existence of private life, obligations, and timing. Taking into account that the crisis circumstance has empowered the utilization of remote working, which tends to expand, it is fundamental to work with/ guarantee balance between work and life for employees, paying little mind to business type and type of working hours. Lonska&Mietule (2021) took covid-19 as a major issue due to which women could change their jobs to remote levels, this way many of their participants were more satisfied with the way they were able to balance both personal life and work together.

Research by Subraminan, Kalidasan&Poulpunitha (2017) says balance between work and life is the term used to depict rehearses in accomplishing a harmony between the requests of employee's family and work lives. The demanding requests and tensions of work make hard to extend time for adjusting work-life exercises. Women taking up balance between serious and fun activities challenges affect female progression. The great work-family adjusts incorporates the needs fixed by working females, consciousness of current working position and ambiance, update most recent innovation, fix timetable such a way that adequate chance to enjoy with family, checking self-execution and further develop the region when and where required.

### **Theoretical Foundation**

The current study is based on number of theories that researchers have recognized in different studies. However, for this study boundary and border theory have been recognized keeping in focus the dilemma of work- life balance. Boundary theory is rooted by Sonnentang and Fritz. It is a theory of social classification and works as a general cognitive theory to bring outcomes related to the meanings people attach to work and life and also shows the frequency of roles transitioning. However, Border theory by Clark. S (2000) is all about time and gives a new shape to a unique theoretical framework which shows contemporary life is bounded from every side and direction. It is an attempt to show the complicated interaction between both work and life, predicting conflicts that will occur and providing a framework

to bring balance to it. (Ibrahim.T& Bello. Z, 2020)

### **Critical Review of Literature**

Professional challenges faced by women is considered as the main problem in balancing work and life together as discussed by Tasnim, Hossain & Enam (2017). They also made it clear by their study that less support from supervisors and family creates more hurdles for working women. The pandemic in recent years brought more household difficulties for women and data all over the world showed almost same trend. These evolutions of increased responsibilities were made by Lonska and Meitule (2021). Mensah and Adjei (2020) showed the evidence of the variations that show the relationship of work-life balance and self reported health problems in their study. On the other side Silaban and Margaretha (2021) displayed the proof of work-life balance influencing job satisfaction by 8.3% whereas, work-life balance affecting employee retention is 4.4% on female employees in Bangladesh.

### **RESEARCH METHODOLOGY**

Primary data collection method has been utilized for this paper. For this review, the size of the sample comprises of ten working women in Karachi, in the age bracket of between 25 to 40 years. The sampling is purposive and is not done randomly. Respondents are working in various areas of service sector mainly in banks. Interviewing method has been utilized for leading this study. Since it's easy to understand and give answers and then the responses can be easily analyzed and organized for accurate results. The sample includes married, unmarried and women with kids also. Ten working and not working females have been evaluated for this review. Deep interview technique has been utilized to figure out the causes, results, and likely answer for solutions to this issue. Pertinent books, articles, studies were additionally evaluated to make this concentrate more useful and satisfactory to all.

The consideration rules of choosing working and not working females was that everybody who is working at the moment or left jobs or work due to other issues. Not working women from the start are restricted to fulfill the interview requirement as they might have not experienced the struggle of balancing both work- life aspects.

### **Research Instrument**

The study is a qualitative study due to which tool used for research instrument will be Interview protocol. Qualitative research is an interpretive way to deal

with researching subjects inside the setting of their regular elements which are natural. The interview protocol method incorporates a bunch of foreordained questions that could go either way that prompted different inquiries rising up out of the discourse between the interviewees and researchers.

### **Data Collection & Analysis**

Data for this study will be collected from interviews which will then be organized and coded for further research and analysis purpose.

However, for the analysis the collected data from interviews will be assessed and analyzed through thematic analysis method.

## **POPULATION OF THE STUDY**

### **Reference Frame**

As the population of the study are women. This research will be conducted and the data will be collected only from those banks that include females as employees in the city of Karachi only. Women are used as the reference frame as they face day to day struggle in balancing their work and life commitments than man according to previous researches and studies as mentioned in literature review.

### **Participants**

The participants of the study will be women working in banks and the ones who used to work at banks but are currently unemployed. Both working and non- working females have or had an experience of working in the bank, this sampling will help to understand why some of them left their work or the issues they face today and before covid-19.

### **Sampling Method**

The sampling method that will be used is Purposive sampling method. A purposive sampling method is a sample without probability that is chosen in light of qualities of a population and the target of the review. Purposive sampling method is unique in relation to accommodation examining and is otherwise called critical, specific, or emotional testing. This sort of testing can be exceptionally helpful in circumstances when you really want to arrive at a designated test rapidly, and where examining for proportionality isn't the primary concern. The data will be collected from women who are working in service sector specifically banks in Karachi.

## **Study Validity**

In qualitative study accuracy is the main element. To ensure accuracy and credibility of data credible women employees of banks in Karachi will be selected before the proceeding of final interviews.

## **DATA ANALYSIS & RESULTS OF THE STUDY**

### **Introduction**

This chapter discusses the thematic analysis used in the qualitative research “Influence of Work Life Balance on Women Employability:

A Phenomenological Study based in Karachi”. Thematic analysis is one of a broadly embraced strategy for dissecting qualitative information to illuminate various research questions across a large number of disciplines. It very well may be utilized for various sorts of datasets and applied in a wide range of ways, showing its adaptability. The themes in this research are produced through running and exploring the codes and different patterns from the results. The results however were collected from some interviews of female bank employees. There were two groups of the participants. The group A consisted of females who are currently working in banks and group B consists of females who had past working experience in a bank.

To get results for the research questions two interview guides were generated for both the groups. The answers were accurately recorded and were tried to keep concise and relevant to the topic.

### **Qualitative Data Collection**

In total six interviews were conducted to collect required data for the discussion and analysis. The distribution of the interviews were on the basis of how many people are ready to give their interviews due to this random selection there were four females who are currently working and only two females who had past experience of working in a bank. All the banks are renowned commercial banks in the city of Karachi, with branches mainly located in south and are well- reputed. All the interviews were in depth- interviews and no question harmed the privacy of any employee. To keep up with the privacy protocol, some names of the participants were changed intentionally.

### **Demographic Information**

All the interview guides were separately conducted but the questions

were same to keep accuracy of the results. All the interviews were conducted between dates August 2<sup>nd</sup> 2022 to August 9<sup>th</sup> 2022. The information of the interviews is listed below:

Table 1 (demographic information of respondents)

S.No	Guide Used	Name of respondents	Bank Names	Designations	Experience (in years)	Marital Status
1	A	Ashna	Habib Metropolitan bank	Relationship Associate (HR)	8 months	Married
2	A	Sumaira	Meezan bank	Bank Manager	12+ years	Married
3	A	Ayesha	Meezan bank	Teller	1 year	Single
4	B	Zahra	HBL	Relationship Associate (Corp.)	2 years	Single
5	B	Maha	HBL	Officer (talent & resourcing)	3 years	Single
6	A	Mahnoor	Meezan bank	Banking Officer	1.5 years	Single

### Content Analysis

For the purpose of content analysis mainly three steps were performed to retrieve the patterns and the themes. The first step is ‘coding’ which represents the important data that needs to be highlighted for further study. The second step is ‘Sorting’ which helps to maintain data in order to further transfer it into sheets and tables. The last step and one of the most important steps is ‘Sifting’. Sifting helps to merge data together to retrieve codes and themes out of it. Table 1.2 shows how data went through these three steps to get the emerging themes and how it further helped for the conclusion of results.

Table 2 (Content analysis matrix)

#### Content Analysis Matrix for currently working women

Themes	Asna	Sumaira	Ayesha	Mahnoor
Influencing factors to Female turnover	Yes	Yes	Yes	Yes
Challenges – Gender discrimination	Yes	Depends	Yes	Yes
Societal Criticism	Yes	Yes	Yes	Yes
Stress levels	Yes	Yes	Yes	Yes
Opportunity cost	Yes	Yes	Yes	Yes
Pandemic Crisis	Yes	depends	No	Yes

Table 3 (Content analysis matrix)

#### Content Analysis Matrix for women with past working experience

Themes	Zahra	Maha
Time management	Yes	Yes
Gender discrimination	Yes	Yes
Cultural Norms	Yes	Yes

## **Textural Discussion/ Description**

Textural description is a reflection of the perspectives of the participants following a theme/ pattern during a study it helps to understand the common factors between all the collected data and further supports the results with accuracy.

### **Textural description of the content matrix for currently working women**

During the content analysis process for women who are currently working in banks five main themes emerged commonly this includes factors that include female turnover; it explores all the acceptable reasons which participate in the affects caused to women employability through work- life balance, each participant agreed somehow that there are factor that affects women employability which involves struggle to achieve satisfaction at home and at job, the responsibilities that can be only fulfilled by women, their capabilities which are neglected and many other. This neglect of the capabilities and the struggle to link both work and life ends up to women quitting their jobs for the sake of their life responsibilities or neglecting life duties due to work pressure. As Hernandez & Lopez (2019) mentioned in their study that if an employee is satisfied, it has dual edged gains where the right side is laid out and kept up with, both the worker and the business gains. For the employees there is upgraded joy, unrivaled dealings with the board, effective correspondence, better feeling of worth, wellbeing, mindfulness, and confidence, improved administration of undertakings, intensified main thrust, and lower levels of pressure. Along these lines, the link can make the most of existing HR, has better allure than a more extensive assortment of candidates, and has added labor force dedication and drive, lower non-participation and more noteworthy result.

Gender discrimination also appeared as an emerging theme, in a country like Pakistan it is very difficult to get the same position and hold like males in the society. It is a male dominant society where females still are struggling to achieve their position as a strong personal. Women are still struggling at homes, educational institutes and workplaces (Rabia, Tanveer & Akbar, 2019); it's a challenge that is faced by almost every working female in our society. As one of the respondent mentions: "Gender roles assigned by society cast sole care giving and household responsibilities on the shoulders of women". This shows immense pressure on working females. The statement is self-explanatory, as it the interviewee is pointing towards the society which makes

decision and results are borne by women in the society afterwards. One of the respondents only said that discrimination depends on the environment and the capabilities of a woman. According to this thought it can be seen that a part of working females in these banks also believe that capabilities does not require a societal status. Talent and skills bloom itself.

Another theme that appeared commonly and was accepted by all respondents was societal norms, which includes numerous reasons why females are unable to work. This includes late working hours, male superiority etc. Opportunity cost is the core for every choice of women. As respondents mentioned that they have to choose between two responsibilities all the time, for e.g.: they have to choose between working back late or fulfilling their household chore responsibilities.

Covid- 19 pandemic crisis were one of the crucial phase that all working women experienced .For all four working females the crisis appeared and affected differently. As for our interviewer ‘Asna’ and ‘Mahnoor’ , the pandemic crisis were awful , it was a difficult phase to go through , both said it brought heavy workloads problems due to which it was difficult to manage both professional and personal life at the same time. Pandemic for them turned out to be as ‘zero motivation phase’ with more family responsibilities. However, one of the respondent thought that it made things more easy to manage at both ends. And another respondent mentioned both positive and negative aspect of pandemic. Pandemic brought financial issues for companies and workers but it also brought more and advance use of digitalization. For example: digital banking. All respondents responded differently to this theme and mentioned the main causes of their ideology behind it

### **Textural description of the content matrix for women with past working experience**

Three major themes emerged for the women with past working experiences in banks. This involves cultural norms, gender discrimination and time management. Both the respondents agreed to all three themes as they said that time management leads to the decision of either they should work or not this includes marital and personal responsibilities which demand time. Gender discrimination is a base to ever reason that ends up in increased stress and anxiety levels. Lastly cultural norms of female inferiority, harassments also add up to the effects on women employability.



## **CONCLUSION**

Plenty of researches on employability of females can be found, it is in many cases contended that the cultural setting assumes a pivotal part in female's labor market choices. Nations contrast as for establishments, guidelines, regulations, designs, and standards concerning ladies' work. While concentrating on ladies' work, it is subsequently valuable to determine the institutional setting that methodically influences the discernment and activities of individual ladies in a given timeframe (Lippe & Dijk, 2022). Women employability is affected by number of reasons. All of these reasons add up together for a working woman to decide whether to work or not. Balance between life duties and work commitments is characterized as the capacity of an employee to adjust the time designated for work, with the time distributed for different pieces of their life, like leisure exercises, family, chipping in, medical services, and so on. These different requests on opportunity can frequently arrive into struggle.

The needs frequently shift quicker than our everyday time allotment propensities. The interviewees that portrayed a more certain balance between work and life activities deliberately reprioritized how they invested their energy in a manner that agreed with their actual needs. One interviewee portrayed how she actually considered herself to be an expert, yet reclassified that proficient job to be more comprehensive of other esteemed jobs, like that of guardian.

Work – life balance is achieving satisfaction in both the roles of lives as said by a respondent that “Work-life balance for me is achieving your life goal with all your heart; having best time at work and home both.” Number of challenges comes into the pathway of achieving this satisfaction such as “failure to contribute in household chores, failure to spend time with family causing strained relationships, high stress levels leading to low productivity or High stress levels impacting the quality of time with family” as Ashna said. Lack of resources for females are contributing to these struggles. Resources like lesser female job opportunities, work back late resources, family and friends support etc. Society plays a major role between all this. This society is considered as male dominant society which puts females down not realizing their abilities and joining them to household roles only. Not a very vast line of options are there for females. More of the working females are going through anxiety and stress issues; increasing mental health related

problems more. Discouraging work environment with loads of physical and metal harassment are making women weaker and pressurizing them to leave their jobs as a result. Ms Zahra khan with past working experience in a bank mentioned about harassment that “In the eyes of our society woman are like a culprit who can’t to declare innocent in any situation”. According to Shankar, (2019), females whose status and occupations are higher, clear cut and fixed in the overall population have gone through wide changes. It depicts how ladies in the public eye having a good situation at work had experienced harsh regions and outcomes in their day-to-day existence. It is essential to focus on incites of females as they continue to swarm the workforce. The significance of the investigation of Meera, (2019) is expected considering the way that the composing concerning balance among work and life doesn’t sufficiently depict the experiences of master working women and the various highlights of ladies, work and family.

Throughout the previous two decades, work-life issues have turned into a developing worry among researchers because of huge changes in the work force, the passage of a rising number of females into the work market as well as the presence of double worker and families with single parent. (Subraminan, Kalidasak&Paulpothan, 2017)

However, Ms. Sumaira with 12+ years of working experience in a bank said that society always criticize but it’s on the person how she will react to it. According to her phenomena negativities are part of every working environment, every woman should be mentally aware of it and should work harder to prove these societal myths wrong. But this is what one respondent said, all other five respondents were thorough about their claims and supported all of their responses efficiently. Influence of Work Life Balance on Women Employability hasn’t changed over the years. This could be seen through the comparison of the responses submitted by currently working women and women with past experiences.

The pandemic of 2019 worked differently for all the respondents for almost more than two of the respondents took the affects negatively and the rest took it on a positive aspect. Reviewing the responses helped to understand the concept and the crisis people faced during last few years. But majority agreed with affects turning to be more negative and bringing in more work loads, financial crisis, motivational issues and mismanagement in professional-personal life.

The responses highly reflect the environment of banks in Karachi. Responses are dealt with accuracy during whole of the steps of analysis and show the personal perspectives and perceptions of the entire respondent. Before coming to any conclusion, it is very important to change the mind set of society and help females come over their mental states, only then it is possible to change the working environments of banks.

### **RECOMMENDATIONS**

- More female job opportunities should be placed in banking sector of Karachi.
- New policies related to physical and mental harassment should be put into action by both bank and government to eliminate the male dominance in banks.
- Working hours should be adjusted according to female work capacity, this will help them to be active in their other life responsibilities and they can manage both work and life in a better way.
- Family and friends should encourage working women in their circle more by expressing their personal positive views or by allowing the female in their house to work specifically in a country like Pakistan.
- Society should promise status to females like men, gender discrimination should be finished or at least decreased by awareness that can be done through positive actions of influencers or more men supporting females etc.
- Security should be provided accordingly, they should not feel insecure in job environment or working back late or going home late as well.
- Career breaks should be given, like female should be allowed to get a gap for their personal commitments such as motherhood etc.
- Woman specific batch hiring should be appreciated.
- Sensitization sessions should be opted such as anti- harassment meet ups or opposite gender information sessions to explain behavioral changes.
- Government and banks should do partnership with schools and universities to help female learn and get aware on how to manage both work and life commitments in their practical life.

- Scholarships and mentorships programs should be arranged.
- Day care facilities for working mothers should be also arranged in order to facilitate females with tension free work environment, adding value to decreased mental stress.
- Moving towards more digitalization can be helpful for females in this society and will eventually create more job market as international investment can take place for better human resource.

All these recommendations can help to bring harmony and peace in the struggle between work and life of women working in banks in the city of Karachi. All these options were presented in this study by keeping in mind the banking sector of the country, the social norms of the country and the security of Karachi at the moment. None of the recommendations are impossible to achieve in Pakistan's job market, each of them are either in action in some different industry or are getting awareness with time.

### **Future Research**

Future research on this particular topic can help to bring up more research ideas for the upcoming times such as new researches could take place on what are the most important reasons or commitments in a woman's personal life that can work as a variable in a research. Different variables can help to identify the correlation between women employability and other life commitment variables that may affect one's decision and bring hurdles in the balancing between work and life activities (Reddy, Vranda. Et, 2010) and (Pace & Sciotto, 2021). This particular paper can be used to discuss the probable matters these six interviewees face in their daily life. It can also help to understand the scenario for females working in banks in a country like Pakistan which is still developing. Recommendation can help to bring up new ideas and plans to overcome this issue.

### **Limitations & Delimitations**

The research for this study was conducted within some delimitation that may have influenced the outcome. These included:

- A Small Sample Size: Only 6 interviews with working women were conducted, representing an even smaller portion of already few working women. Reviews and feedback, by nature, is more reliable when a greater number of people are pointing out the same issue. The

small sample size for this study may have influenced the results.

- Sensitive Topic: Due to the sociological constraints in the country, women don't openly talk about their responsibilities and duties, leading them to be less open to talk about this topic and agreeing to the issues generated through the work-life balance.
- Better Alternative: Some workplaces have better working conditions than others, a better work ethic and workplace culture, where it is easy for females to balance between both lives. Including these workplaces does not cover the females working in other sector and facing major hurdles in balancing between work and life.
- Geographical constraint: The research is only done on the banks located in Karachi and specifically with branches in South of Karachi. This limitation contracted the size of interviews as well as the opportunity to study the aspects of women employability in other provinces. Due to lack of mobility and limited data from the same city it was impossible to gather accurate data defining the work- life balance affect on women employability in whole Pakistan.

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