



**Factors shaping work-family outcomes of women bank managers in
Bangladesh**

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Abstract

The aim of this research is to examine the work-family (WF) outcomes of women bank managers in Bangladesh and to analyse the factors that shape them. More specifically, with regard to the latter, the intention is to identify and consider the role of the Bangladeshi state, the policies and practices of the banks and the support available in the private sphere for women juggling work and family. The motivation for this research came about due to the recent rapid increase in women's employment in the paid labour market in Bangladesh. In particular, the employment of well educated women in the banking sector has risen though they are still very much a minority within the banks' workforce. The increased participation by women in paid work is raising new WF concerns though this is not an issue much discussed in Bangladesh.

The theoretical framework of this study draws on two bodies of literature; WF and gender. In addition, within the WF literature the impact of national context has been questioned regularly over recent years due to the dominance of studies in developed countries. Therefore, the impact of the Bangladeshi context is considered in detail relative to other developing and developed countries.

The data was gathered by a mixed research methods strategy using interviews-survey-interviews sequence. Phase 1 involved 16 strategic interviews with banks' HR managers and industry experts to obtain information on the banks' WF policies and practices. Next, 562 managerial bank employees were surveyed to learn about the employees' WF outcomes via their experiences both at work and at home. Finally, the third phase provided detailed findings of women managers' experiences in combining work and family responsibilities via interviews with 21 women bank managers, who are also mothers. The first and third phase data were analysed using NVivo, while the software SPSS was used to analyse survey data from the second phase.

The research findings indicate a general increase in Bangladeshi women's participation in the paid labour market, including in the banking industry. The numbers of women, however, are still low in senior management positions. In the course of their employment, women bank managers are found combining paid work with their socially expected primary responsibility of caring for their family. Their paid employment is made possible primarily by the support at

home, particularly from the paid domestic helpers and/or family members who care for the women's children during the hours of their paid work. In the workplaces some are found working long hours, yet many of them work fewer hours than their male colleagues. There are very few formal work-family provisions for women in the banks beyond paid maternity leave; nevertheless, women have minimal expectations in this regard. Overall, the WF issue is identified as a concept about which little is known, both among the employees and the employers in the banking industry in Bangladesh.

The findings reflect the changes occurring in the position of women in Bangladesh suggesting the need for a follow-up study in later years. The impact of economic and socio-cultural context of Bangladesh is very evident throughout the study resulting in some differences in WF outcomes between Bangladeshi women and their counterparts in developed countries. It is, however, evident that there are also numerous similarities in the WF outcomes and that as further development occurs in Bangladesh, the points in common should increase.

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List of Abbreviations

BB	Bangladesh Bank
BIBM	Bangladesh Institute of Bank Management
BLA	Bangladesh Labour Act 2006
BO	Branch Office
CPCB	Conventional PCB
CSR	Corporate Social Responsibility
DU	University of Dhaka
FCB	Foreign Commercial Bank
GDP	Gross Domestic Products
GoB	Government of Bangladesh
HO	Head Office
HR	Human Resource
ICT	Information and Communication Technology
IPCB	Islami Shariah based PCB
MDG	Millennium Development Goal
NGO	Non-government Organization
PCB	Private Commercial Bank
QUAL	Qualitative
QUAN	Quantitative
RMG	Ready-made Garment
SDB	Specialized Bank
SOCB	State Owned Commercial Bank
SPSS	Statistical Package for Social Sciences
WF	Work Family
WFB	Work Family Balance
WLB	Work Life Balance

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Statement of Candidate Contribution

This thesis does not contain work that I have published, nor work under review for publication.

Chapter One

INTRODUCTION

1.0 Introduction

This study entails an examination of the work-family (WF) outcomes for women employed in managerial ranks in the banking industry in Bangladesh and an analysis of factors that shape them. WF outcomes, for women in the current study, are generally referred to as the consequences of combining women's paid work and caring responsibilities, and are explained in further detail in Chapter Two (Literature Review). In setting the background for the study, it will reveal the changes occurring in women's employment in Bangladesh. The study is focussed particularly on the role of the state, the banks and, family and society in the supporting of Bangladeshi women regarding their WF management. Finally, it should be noted that the research is context-specific taking into account tradition, religion and gender issues in Bangladesh.

The chapter is commenced by outlining the rationale for and objectives of the research that lead to the research questions in the next section. Definitions of two of the key concepts - WF and managers – are then presented followed by a brief summary of the thesis chapters.

1.1 Rationale for the Study

Women's participation in the paid labour market in Bangladesh has been increasing rapidly over recent years; 36% of women aged 15 years and over were in paid employment in 2010 compared with 15.8% in 1996 (Rahman & Islam 2013). This growth has also been witnessed amongst professional occupations in some industries despite women's continued vast under-representation in organisations' senior management when compared to men. This increased participation is attributable to rising economic development, women being accorded greater access to educational opportunities, and changes in attitudes towards women.

Internationally research shows that women's careers are impacted by their position as primary carer for the family, particularly when employed as full-time paid employees. Furthermore, being a patriarchal society, Bangladesh has strong traditions of what White (2010, p. 341) has described as "women at the centre of the family and the family at the centre of women". Managerial positions in the banking industry of Bangladesh are all full time jobs, very much reflecting what Cahusac and Kanji (2014) referred to when describing 'full time' as meaning 'all the time'. Therefore, when such managerial

positions are occupied by a Bangladeshi woman, it clearly competes with their traditionally assumed 'central role' in the family. As a result, WF tension can be expected to be a major issue for the women bank managers in Bangladesh.

Consequently, the current study is designed to enable an assessment of the experience of women managers in banks in relation to their ability to combine paid work with family responsibilities. In terms of doing this, the study addresses the roles of the state and banks with regard to legislation and WF policies to support the women. Additionally, it considers the impact of traditional and religious attributes of the Bangladeshi context.

Therefore, the first rationale for this study relates to the theoretical discussion of the impact of national context in the WF literature, i.e., the context of a developing country such as Bangladesh compared to the context of a western nation. The identification that around 75% of total WF research is based in the US (Casper et al. cited in Billing et al. 2014a), indicating a clear under-representation of samples from developing countries and other contexts (Aryee, Srinivas & Tan 2005), creates the imperative for this study in Bangladesh. The researcher being a Bangladeshi nationality explains the choice of country. Moreover, the comment of Spector et al. (2004), that national context is not homogenous, requires to research the WF issues of women bank managers in Bangladesh to understand to what extent it is different from the West and, if, there exists any commonality too.

The second rationale relates to the group of women who are focused on in this study as they are under-researched. Given their recent participation in paid employment in Bangladesh, there is a lack of empirical data on the employment and WF experience of such managerial women employees in Bangladesh (Khalily et al. 1999; Choudhury, Saha & Moral 1995a; Newaz & Zaman 2012; Tabassum, Rahman & Jahan 2011). After only two initial studies on 'women in banking' in the early 1990s (Choudhury, Saha & Moral 1995; Khalily & Rahman 1994) there recently emerged a few more studies (e.g., Newaz & Zaman 2012; Tabassum, Jaim & Rahman 2011). This study will be one of the first to research extensively on the women bank managers of the country in viewing their combining paid work and family responsibilities from both employers' and employees' points of view, using a combination of survey and interview data.

The third rationale links to WF being the theme of this research. Although the issue of the WF interface is a recent concept in Bangladesh, it is one of increasing importance as women's participation in the labour market is growing (Alam, Sattar & Chaudhury 2011; Khalily & Rahman 1994; Newaz & Zaman 2012; Rahman & Islam 2013; Yasmin 1998). A few researchers have in recent studies started considering WF issues but there have been no studies which have analysed comprehensively the WF outcomes of managerial women in Bangladesh, both from the employers' and employees' perspectives, both of which are incorporated in the current study. While the employer's perspective provides the information regarding what the WF environment (in terms of WF policies and regulations) is prevailing in the context, the employees' views will give an opportunity to cross-check that and also will add their voice with regard to their lived in WF experiences. The 'sequential mixed design' in this research articulated through interview-survey-interview with the employers, industry experts, and employees thus serves to the completeness in the method and may become the fourth rationale of the study. It is hoped that this study will highlight this important issue in Bangladesh and provide evidence for the state, employers and society at large to consider how they might improve WF, particularly for women employees.

The fifth and final rationale of the study is the focussed industry, the banking industry in Bangladesh. The fact that the banking industry in Bangladesh has recently become a growing source of employment for highly educated Bangladeshi women (Bangladesh Bank 2014; Rahman, Gupta & Moududul-huq 2012; Sultana, Abdullah & Tabassum 2013), has led to the industry being chosen as the field of research in the current study. Previous research undertaken in the banking industry in other countries has shown the WF outcomes for banking employees to often be problematic (Acker 1994; Crompton 2001; Granleese 2004; Liff & Ward 2001; Wilson 2014). Previous studies on the banking industry of Bangladesh have also hinted at similar issues (Alam, Sattar & Chaudhury 2011; ILO 2013; Tabassum, Jaim & Rahman 2011); suggesting again that it is an important industry in which to consider women's WF outcomes.

1.2 Research Questions

The major research question formulated for this study is:

What are the WF outcomes, and the factors shaping these WF outcomes, for women managers combining paid work and family responsibilities in the banking industry in Bangladesh?

In order to answer the major research question, the following five minor research questions have been developed:

1. What are the employment and career outcomes for women managers, who are also mothers, working in banks in Bangladesh?
2. What are the roles of the state, banks and/or women's families and society at large in supporting women's WF management?
3. What are the roles of the state, banks, and/or women's family and society at large in creating barriers for women's WF management?
4. How does gender impact women's employment and WF issues?
5. In what ways does the national context of Bangladesh make this study different from WF studies in Western WF literature?

1.3 Definitions: WF and Managers

1.3.1 Work and Family

Previous researchers refer to the difficulty of finding a commonly accepted definition of the WF concept claiming that the concept is given 'multiple' though 'inconsistent' definitions throughout literature, and therefore, remains an 'underdeveloped' concept that can mean a lot of different things to different people (Carlson et al. 2013; Frone 2003; McMillan, Morris & Atchley 2011; Valcour 2007). A useful definition was provided by Grzywacz and Carlson (2007, p. 458) in which they described WFB as "the accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role-related partners in the work and family domains". The particular strengths of this definition, equally applicable to WF and WFB, are that it firstly refers to the expectations or responsibilities that come with roles in family and employment and then, most importantly, it highlights the involvement of others, 'role-related partners', in achieving those expectations.

The WF concern was initially focussed on employed mothers of young children in relation to the way they combined their responsibilities in the workplace and at home (Aryee, Fields & Luk 1999; Bianchi & Milkie 2010; Glover & Kirton 2006; Gregory & Milner 2009; Lewis, Gambles & Rapoport 2007). Over time, the concept has evolved from 'work-family' to 'work-life' by expanding its consideration to the broader workforce including both women and men who either have traditional families or not (Darcy et al. 2012; Lewis, Gambles & Rapoport 2007; McMillan, Morris & Atchley 2011). Such change, however, tends to ignore the dimension of gender that is inherent

in WF; by denying biological differences between man and woman, as well as social norms and expectations of women to be the primary provider for household and childcare responsibilities (Lewis, Gambles & Rapoport 2007; Smithson & Stokoe 2005; Srivastava 2011; Todd & Binns 2013). In addition, many researchers used the terms ‘work-family balance’ (WFB) and ‘work-life balance’ (WLB) interchangeably (Shaffer, Joplin & Hsu 2011). Given the focus in this study is on the experience of mothers working in the managerial ranks in the banks in Bangladesh, the term WF is more appropriate for this thesis than WL.

1.3.2 Managers

The term ‘manager’ in this study is defined broadly to include not only the usual three levels of management (junior, middle and senior) but also professional positions such as accountant, analyst, or policy maker, which may not necessarily have supervisory or managerial responsibilities. It is, however, acknowledged that such broad definition may affect the comparability of the data as functions and responsibilities will vary. The issue of inconsistent definition of ‘manager’ between nations, industries and occupations has been identified by a number of researchers in the wider management discipline, as well as by the researchers exploring the question of gender (Davidson & Burke 2012), as hindering reliable comparative studies. The broader approach to define management has, however, been reflected in recent years by a number of researchers who have begun to use the term EMP (executive, manager, professional) to more effectively describe and capture those roles within organisations that are often “accompanied by high earnings, job autonomy and responsibilities” (Grotto 2015, p. 201). The term EMP reflects the breadth of the roles of managers in the banking sector in Bangladesh.

This expanded definition of manager has been applied in the current study because it reflects the commonly understood meaning of ‘manager’ in Bangladesh. Furthermore, the term ‘manager’ is used, rather than EMP, given that the latter is not a term that would be generally understood in the Bangladeshi context.

1.4 Structure of the Thesis

The study is located within the existing body of WF and gender literatures. Chapter Two presents a review of existing literature in the area of work and family and gender is featured as a key concept in the analysis of the literature. The research gap in WF issues

in relation to national context is demonstrated and the need for future research into the topic is justified. The literature is then used to develop a model to identify the sources of support for employees combining paid work and family responsibilities; i.e., those emanating from the state, the employing organisations, and family and society at large. This is also used to identify the research questions.

Chapter Three presents the context of the study in terms of the socio-economic, traditional and religious contexts of Bangladesh. It also provides information relating to Bangladeshi women's participation in paid employment, and what is known at this point about their subsequent management of paid work and family responsibilities. In addition, the chapter describes the development of the banking industry in Bangladesh, as well as the current status of women's employment in that industry.

Chapter Four outlines the research methods employed in the study. This study employed a mixed methods strategy combining qualitative and quantitative techniques in three stages; i.e., using interview-survey-interview approaches. Data was collected from ten banks in Bangladesh. The first phase of the research gathered useful contextual information via interviews with HR managers and banking industry experts. The second phase of the research was based around a structured questionnaire which was used to survey 562 managerial employees across the sector. And, the final phase provided detailed findings of women managers' lived experiences in combining work and family responsibilities via interviews with twenty-one women bank managers, who are also mothers. The details of the choice of participants, procedures of data collection and analysis for all three phases of the research, as well as the relevant ethical considerations, are provided in the chapter.

Chapter Five contains the analysis of the data collected in the first phase of the study through the interviews with HR managers in banks and the industry experts. This presents the employers' views on WF as an issue as well as detail on the banks, their workplace culture, and the existence of any WF policies and practices. Chapter Six, subsequently, describes the findings of Phase 2 of the research design, the questionnaire survey. The findings outline the view of both men and women bank managers in relation to their employment and WF issues. Chapter Seven presents an analysis of the in-depth interview data collected from the women bank managers with children in Bangladesh. The chapter provides a detailed description of the women's lived

experiences of combining paid work and family responsibilities and their perceived WF balance.

Finally, Chapter Eight discusses the research findings (as presented in Chapters Five, Six and Seven) in relation to the research questions. The chapter also considers two major themes emerging from the research: changes in the position of Bangladeshi women and the impact of national context on their WF outcomes. The model summarising sources of support is reconsidered to take account of the findings from the study. The chapter concludes by identifying the study's major contributions and by making recommendations for changes at national and organisational levels to improve WF outcomes.

Chapter Two

LITERATURE REVIEW

2.0 Introduction

This chapter presents the review of literature with the aim of this study being to examine the factors that shape work-family (WF) outcomes of managerial women in banks in Bangladesh. Given the growth of women's employment in many developing countries, which in turn is giving rise to WF issues, as well as the continuing debate on the generalisability or transferability of the WF concept between various cultural contexts, the importance of national context is highlighted in WF research. This, added with the identification of the under-representation of samples from developing countries in the WF research (Casper et al. cited in Billing et al. 2014a), sets the background for this research in Bangladesh. Before analysing the perspective of national context, however, it is believed that first the position of women in the Bangladesh workplace needs to be considered. Given the gendered nature of work, family and society, the gendered assumptions and expectations about employed women are elaborated next. Together, the two broad areas of women's employment and gender will then create a context for understanding their WF issues. Being the main focus in this research, the WF aspect is discussed in detail in the third section of this chapter. Finally, the chapter is ended with a review of the contribution of national context in understanding WF.

2.1 Women in Paid Employment

This study is focused on women who are employed in the managerial ranks in the banking industry in Bangladesh. Previously there has been substantial research on women in unskilled paid work in Bangladesh, often relating to their exploitation; by comparison this group of women managers is much more privileged. Thus, a section included in the review of literature addresses their status in paid employment in general and in the banking industry particularly.

While looking at women's employment in paid managerial work, two major themes came up repeatedly in the literature; their increased participation in paid work and their under-representation in senior levels of management. Given the focus in this research is more on WF issues of the women managers than on their career issues, their employment status is viewed briefly, primarily with a WF lens, to create a relevant background for understanding the broader WF issues.

2.1.1 Participation in Paid Work

Women's increased rate of participation in paid work shows a uniform trend across developed and developing countries (Acker 1998; Aryee, Fields & Luk 1999; Basow 2013; Evetts 2014; James 2014; Lewis 2010; O'Neil, Hopkins & Bilimoria 2008; Pascall 2014; Srivastava 2011). In finding the trend to be growing, Billing (2011) labelled paid work as women's new 'legitimate social identity', in contrast to their traditional 'domestic' identity (Pascall 2014).

Various 'push and pull' factors are identified in the literature describing the reasons that influence women's participation in paid work. Women's greater access to higher education and a concomitant economic need, on the top of their drive for economic freedom and achieving identity are identified as factors pushing their increased participation in paid work. By contrast, broader talent hunting in the marketplace encourages women to join with men in the labour force; similarly, changing social attitudes towards women's employment after marriage and having children also pulls them towards paid labour.

England (2010) referred to gender egalitarianism (i.e., that women should have access to upward mobility and to all areas of schooling and jobs) which has given women a strong incentive to participate in traditional male jobs within the labour market. Thus, many women are found also in less 'traditional' female courses such as business studies (Davidson & Burke 2012; England 2010; Russell et al. cited in Turner & McMahon 2011). Other researchers stress the positive relationship between women's higher educational achievement and labour market participation (Abele & Spurk 2011; Crompton & Lyonette 2011; Pascall 2014; Wirth 2001) and, consequently, women's greater reluctance to withdraw completely from employment upon motherhood (Elder & Johnson cited in Turner & McMahon 2011).

In addition, the high cost of living in the current economic climate is identified as one major factor that has led many married women into the workforce, with the consequential rise of dual-earner families (Aryee, Fields & Luk 1999; Aryee, Srinivas & Tan 2005; Karimi 2008; Rehman & Roomi 2012). Finally, the drive for a professional identity, independence, economic freedom and achievement are also recognised as pushing women into paid work at a greater rate than before (Rehman & Roomi 2012; Yasmin 1998). Women in work are currently identified with a greater interest in experiencing such success by themselves rather than be viewed by the

accomplishments of their spouse or children as experienced by their older sisters (Tung 2009). In addition to increasing their voice in the family, women's salary from paid work opened the door of a new world of earning and spending on their own and helped them avoid the issue of being in a subordinate position (Yasmin 1998).

On the pull side, one factor identified is the current labour market calling for women's participation on a larger scale than ever before (Clancy & Tata 2005; Tung 2009). Burke et al. (2012) named the failure to fully utilise the talents of half of the population as a 'luxury' that organisations can no longer afford. A similar call from the wider society by means of changing attitudes to employed women is also acknowledged as attracting more women to participate in paid labour (Davidson & Burke 2012; Whitehead cited in Lavassani & Movahedi 2014).

2.1.2 Position in Management

While women's increased participation in paid employment is well documented, historically they are found holding 'non-strategic' jobs rather than 'line' and 'management' jobs that usually lead to higher positions (Wirth 2004). Even within management, they are found to be 'over-represented' at the junior/middle levels while being 'under-represented' in senior positions (Basow 2013; Billing 2011; Cahusac & Kanji 2014; Davidson & Burke 2012; Herman, Lewis & Humbert 2013; O'Neil, Hopkins & Bilimoria 2008; Rodriguez 2013).

Often, however, the under-representation of women in senior levels of management is not supported by any justifiable explanation (Burke et al. 2012). Nevertheless, it remains true irrespective of their higher educational achievements; often, many of the women are found to be more qualified than men in the same job (Davidson & Burke 2012; Wirth 2004). Moreover, many researchers have described women as 'corporate treasures' (Blair-Loy & Wharton 2004), pointing to their special qualities such as creativity, cooperation, empathy, listening and understanding that, if managed properly through a gender-mix in management, could be an asset for organisations (Emslie & Hunt 2009; Kandola & Fullerton cited in Smithson & Stokoe 2005; Koca, Arslan & Asci 2011; Maxwell, Ogden & McTavish 2007). Similarly, Burke and Cooper (cited in Davidson & Burke 2012) referred to women as 'effective managerial talent' in recognising the need for their progress to senior management. Also, some researchers have suggested that the greater representation of women on senior management teams

might result in a higher performance of organisations (Francoeur, Labelle & Sinclair-Desgagne 2008; Krishnan 2009). Nevertheless, various hard and soft policy strategies have not been found to improve the situation (Casey, Skibnes & Pringle 2011).

Many researchers have pointed to the gendered nature of organisations contributing to the under-representation of women in management (Acker 1990; Billing 2011; Cahusac & Kanji 2014; Greig 2008; McDonald 2004; Nemoto 2013; O'Neil, Hopkins & Bilimoria 2008; Turbine & Riach 2012). Gender is found embedded in the ordinary processes of running organisations resulting sometimes in gendered differences in levels, jobs and tasks (Acker 1990; Benschop, Halsema & Schreurs 2001). In that way, managerial positions are identified with long working hours, networking and devotion to work with high commitment that is often not associated with women, nor even with all men anymore (Billing 2011).

Another issue identified in the literature is that of occupational segregation; i.e., men's jobs and women's jobs (Davidson & Burke 2012; Evetts 2014; ILO 2013; McDonald 2004; Pascall 2014; Wirth 2004). Popularly known as the 'glass ceiling', vertical segregation occurs when women are clustered mostly in the lower levels of management in organisations. When women are concentrated in certain sectors of an organisation, the term used is 'glass walls' (i.e., indicating horizontal segregation), associated with less access to challenging experiences that are considered important prerequisites for management development and career success (De Pater, Van Vianen & Bechtoldt 2010; French & Sheridan 2009; Wirth 2004). When a few women reach senior positions, they are described as being on a 'glass cliff'; where, moreso than men, their positions of leadership tend to be associated with an increased risk of failure (Ryan & Haslam 2006). The opposite occurs in the case of men in workplaces with a large majority of women; men are likely to be evaluated positively and promoted rapidly to positions of greater authority, rewards, prestige and high remuneration described as finding a 'glass escalator' (Acker 1990; Lupton 2006). By contrast, women in male-majority organisational cultures are seen as trespassing (Gherardi 1996).

Managements' patriarchal attitude has also been recognised in the literature, thereby barring women in their journey to senior management (Evetts 2014; Kanter 1977). Women are documented as experiencing primarily lateral or upward clerical moves through staff positions with less substantial promotions in contrast to men's progressing through more powerful line positions (Acker & Dillabough cited in Devine, Grummell

& Lynch 2011; Booth, Francesconi & Frank 2003). In cases where they attain leadership roles, the performance of women is often placed under closer scrutiny than that of men in a similar position (Ryan & Haslam cited in Bendl & Schmidt 2010).

Women face difficulties in being accepted as managers, too (Acker 1990). Many of their male colleagues, and even many customers, do not like to accept women in such positions; men are also found not prepared to work under the supervision of women managers (Burke, Koyuncu & Fiksenbaum 2008; Choudhury, Saha & Moral 1995b; Koca, Arslan & Asci 2011; Liff & Ward 2001; Rodriguez 2013).

In addition, women are often perceived in terms of their higher responsibilities within the family which, again, is perceived as 'mutually exclusive' with the high responsibilities in paid work, thus, reinforcing their positioning more in the junior level of management in organisations (Blair-Loy & Wharton 2004; Nemoto 2013; Wirth 2004). Also, they are reported as declining career opportunities more in order not to make sacrifices in the family, with mothering responsibilities deeply rooted in their minds (Casinowsky 2013; Chandra 2012; Guillaume & Pochic 2009; Wirth 2004). Interestingly, while married male employees are seen as stable and responsible with a supportive wife taking care of the family responsibilities, married women are often perceived as being less productive due to the possibility of career disruption for motherhood (Billing 2011; Neiterman & Lobb 2014). Similarly, Ciabattari (cited in Bianchi & Milkie 2010) links the success of maternal careers to the level of social support that mothers receive.

Finally, the trend of women's progress through the management levels of organisations is acknowledged as slow, uneven and sometimes discouraging (Burke et al. 2012; Coronel, Moreno & Carrasco 2010; Davidson & Burke 2012; Maynard & Mathews 2009; McDonald 2004; Wirth 2004). Thus, women are identified as a disadvantaged group in the labour market, positioned in a 'no-win' situation (Evetts 2014; Pascall 2014; Rodriguez 2013; Wilson 2014). Some researchers (e.g., Hochschild 1997; Koca, Arslan & Asci 2011; Pascall 2014; Wirth 2001) have suggested that organisations need to have a contemporary understanding of women's lives being more complex than that of men. That is, there is a need for realistic gender equality policies to develop a gender-sensitive organisational culture along with career-building strategies that might be important to the career advancement of women.

2.1.3 Women in Banking

Banking is acknowledged as a feminised occupation in terms of the number of employees, though not in terms of power and control; that is firmly in the hands of men (Acker 1994; Crompton and Harris 1998). Evetts (2014) pointed to the pyramidal shape in the banks' management structure where women comprise 60% of the employees but at most a tiny proportion of the managers. Therefore, the critical mass of women in banking remains concentrated in junior management, struggling to break through to the senior management positions as in many other industries (Evetts 2014). This is despite women having similar human capital in terms of education and years of service as men (Burke et al. 2012; Metz 2003). Thus, researchers (e.g., Acker 1994; Evetts 2014; Granleese 2004) have referred to the gendered nature of the industry, echoing Kanter's (1977) ground breaking study of female managers. In addition, it can be hard to observe these gendering practices in banks as women tend to deny them for fear of being seen as 'weak' in the organisation; thus, the tendency is to leave the gender issues as 'unmentioned' and 'un-noticed' (Wilson 2014).

Women are found, more often than men, entering in lower banking positions that are less challenging (Granleese 2004; Neiterman & Lobb 2014). Past research in the industry indicates that men tend to hold more core jobs, whereas women occupy more front-desk positions like 'tellers' or 'customer service officers' but are not in positions such as 'stock market traders', 'personal bankers' or 'corporate bankers' (Acker 1994; Morgan, Schor & Martin 1993; Ogden, McTavish & McKean 2006; Pascall, Parker & Evetts 2000; Skuratowicz & Hunter 2004). A less challenging, initial position then results in other less challenging positions being accepted, leading to a more circumscribed career path for women in banking (Rosenbaum cited in Morgan, Schor & Martin 1993). Very few women are found in higher management positions in banks, with rather more women in lower level management positions (Granleese 2004). In cases where women are occupying some of the senior positions, they still tend to be performing less strategic and lower paying tasks (Wirth 2001) that are high in expected expertise but low in managerial authority (Savage cited in Pascall, Parker & Evetts 2000). The result, generally, is a linear and straight career path for men, compared to a mixed or cyclical career path for women in banking (Hantrais 1993; Morgan, Schor & Martin 1993). In effect, some researchers have described the rise of the number of women in managerial ranks of banks as 'largely cosmetic' (Savage & Witz cited in Parker, Pascall & Evetts 1998).

The presence of extended work hours and intensified workloads in the industry has resulted in banking being regarded as ‘family unfriendly’, too (Acker 1994; Crompton 2001; Granleese 2004; Liff & Ward 2001; Wilson 2014). Whittard and Burgess (2007) described much of the flexibility in jobs as informally arranged at the discretion of the line managers. In addition, women who utilise WF options often experience negative career consequences (Blair-Loy & Wharton 2004; Mathur-Helm 2006; Metz 2003) resulting in many women assuming that managerial jobs in banks are not for them (Liff & Ward 2001).

2.2 Role of Gender

Given that work, family and overall society are always gendered, many researchers (e.g., Bailyn 2011; Eby et al. 2005; Rapoport et al. 2002) conclude that WF issues must be viewed through a gender lens. As a consequence, in this section, the role of gender in women’s WF issues is introduced so as to locate the current study within the scope of gender literature in addition to its more specific position in WF literature.

The focus on gender while studying work and family dates back to seminal ideas from the 1940s that viewed the workplace and family as ‘separate spheres’, and that “families, institutions and society all work best when men and women specialise their activities in separate spheres, women at home doing expressive work and men in the workplace performing instrumental tasks” (MacDermid cited in Lyness & Judiesch 2014, p. 101). Since then, many other researchers have stressed the importance of gender analysis when considering WF issues (Bailyn 2011; Capman cited in Burchielli, Bartram & Thanacoody 2008; Eby et al. 2005; Todd & Binns 2013). Bailyn (2011) espoused the view that a WF lens might lead to temporal changes like flexibility, but, with a gender lens it would lead to actual change and, thus, be a better fit. Some years earlier, Sheridan (2004) determined that it would not be feasible to expect changes in working patterns of men and women simply by having formal WF policies in papers; the processes and relationships through which men and women conducted gendered lives needed to be considered, too.

Here the concept of gender, however, did not refer to a person’s sex as an individual characteristic; rather it related to a systemic and structural principle, a complex and subtle mix of attitudes and practices which permeate and shape lives of men and women (Ridgeway 2009). Also, gender has been noted to be a collective, organisational and

historical process (Connell 1987) that differentiates between men and women, and almost always, accords to men more power than to women (Scott cited in Acker 1994). Therefore, Abele and Spurk (2011) recorded gender as being related to both psychological aspects (e.g., identity, self-concept) as well as social constructions (e.g., roles, role expectations). Connell (2006) referred to gender as a pattern of social relations defining the positions of men and women, and the cultural meaning of being a man or woman. The gender order (Connell 1987), commonly considered to be ‘natural’, is defined as one in which men are dominant and women are subordinate in both public and private spheres; an order that is reproduced and reinforced through everyday activities that form the benchmark against which the appropriateness of people’s behaviour is assessed. Gender regimes (a concept originated by Connell 1987) emerge and are continuously renewed or changed through conscious or unconscious ordinary daily procedures, gendered images, face-to-face interactions, and stress to maintain ‘appropriate gendered persona’ (Acker 1994). The idea of male as the norm is evidenced in the expectations and acceptance of the occupations and status afforded to men and women (Wilson cited in Coronel, Moreno & Carrasco 2010).

In this regard, women’s management life is considered to be culturally determined, though by participating in paid work they have already challenged the limits on their lives as prescribed by society (McDonald 2004). Thus, their work orientations are much more complex than Hakim (cited in Walters 2005) suggested; many of them are found forced to choose between having a family or having a successful career (O’Neil, Hopkins & Bilimoria 2008). Therefore, the career choice of women is constrained by their socioeconomic resources and cultural norms about family, work and gender (Gregory & Milner 2009; Moen & Yu 2000). Kasper, Meyer and Schmidt (2005) argue that there is neither a pure family-oriented person nor an exclusively profession-and-career-oriented person; in effect, many managers do indeed move between these two poles, as established by Clark (2000).

Paid work has always been recognised as gendered, too (Cahusac & Kanji 2014; McDonald 2004; Nemoto 2013). It is described as a process in which gender is ‘omnipresent’ (Acker 1998). The author also identified gender as deeply embedded in both organisational processes and theory where cultural images of gender are invented and reproduced in organisations (Acker 1990), while much societal inequality is originated there (Acker 2006). Thus, Hochschild (1997) noted that women’s paid work

is more a complex cultural value than a simple economic fact; women differ in terms of power, authority and treatment in all sectors of the economy (Rodriguez 2013). They are *so* identified in terms of their gender (Aryee, Srinivas & Tan 2005; Liff & Ward 2001; Tomlinson, Brockbank & Traves 1997; Valcour 2007) that Billing (2011, p. 300) argues that “identity should not be reduced to a gender identity”. As in family and society, Acker (2011) finds these gendered images and assumptions as more deeply embedded in workplace practices than the theory allows.

2.2.1 Gender in Organisations

As in society, gender is a fundamental part of what constitutes an organisation; through the ways in which work is organised, how masculinity and femininity are defined within the culture and how the interests of men and women are represented. Organisational policies and practices create sustainable gendered occupational cultures. In cases where changes take place, traditional gender dichotomies may be retained and/or presented in alternative ways (Connell 2006). Often, in workplaces, the ranking of women in jobs is justified on the basis of their identification with marriage, motherhood and other domestic roles which are devalued. Consequently, women are assumed to be less productive, unable to conform to the demands of the abstract job and more likely to leave their employment than men (Acker 1990; Coltrane 2004; Rodriguez 2013; Waumsley & Houston 2009; Wirth 2004). Thus, qualitative and structural differences in the lives of men and women are seen as fundamental in their ability to be organisationally effective at managerial level (Rodriguez 2013; Wilson 2014).

The patriarchal nature of organisational structures implies that men dominate not only as managers but also as men (Ressner cited in Guillaume & Pochic 2009). They tend to view women as less promotable, poorer performers with a poorer fit with their job and organisation, because managers perceive them as experiencing greater WF conflict than men (Hoobler 2009). Davidson and Burke (2012) referred to the presence of this gendered attitude of men in organisations, noting that it was reported in the work of Morrison, White and Van Velsor in 1987, and again, more than 20 years later, in the studies of O’Neil, Hopkins and Bilimoria in 2008. Even WF issues reproduce the traditional cultural norms of an ideal worker being available full-time, allowing work to prevail over private life and, willing to ‘go the extra mile’, whereby men can be ideal workers and women can not (Mescher, Benschop & Doorewaard 2010). Also, gender inequality in the corporate environment restricts women’s career development,

particularly through a long work-hour culture and a lack of family-friendly policies that often oblige them to prioritise their family life over paid work (Cahusac & Kanji 2014; England 2010; Nemoto 2013; Wirth 2004).

As mentioned earlier, gender stereotypes and attitudes regarding women's roles have worked as major factors that hinder women from gaining access to more senior managerial positions within organisations. These gender differences in organisational behaviour are due more to the organisational structure than to the characteristics of men and women as individuals (Kanter 1977), though gender analysis has not been used as a tool to examine the social reality of organisations (Coronel, Moreno & Carrasco 2010). Organisations are found taking several measures to achieve gender equality, which many scholars (e.g., Kossek, Lewis & Hammer 2010; Poelmans, Kalliath & Brough 2008; Todd & Binns 2013) doubt are mainstreamed within core organisational strategies for effectiveness. They argue that, although WF discourse originates on the assumption that the empowered individual is free to make choices, it ignores the reality of power relations and conflicting interests in the workplace; thereby allowing managers to ignore the need to transform workplace structures, cultures and practices that may be impeding the implementation of WF balance (Fleetwood 2007; Lewis, Gambles & Rapoport 2007; Todd & Binns 2013). Moreover, when referring to the 'gender-neutral' organisational culture, researchers consider it shows little promise for understanding mothers' experiences in workplaces (Cahusac & Kanji 2014; Todd & Binns 2013).

Pointing to corporate culture as a fundamental barrier to women's career progress, researchers have suggested organisations be transformed in ways that might dissolve the concept of the abstract job while restoring the absent body of females (Acker 1990; Wirth 2004). Other suggestions relate to a re-examination of the definition of the ideal worker and, the definition of commitment and other challenging norms (Shapiro et al. cited in Straub 2007). Additionally, many researchers have made suggestions about gender mainstreaming within organisations; particularly, the role of senior and line managements' support for a notable impact on its practical application (Breugh & Frye 2008; Den Dulk et al. 2011; Greenhaus, Ziegert & Allen 2012; Lapierre & Allen 2006; McDonald, Pini & Bradley 2007; Ngo, Foley & Loi 2009; Wirth 2004).

Briefly, facilitating women's progression to management and executive positions requires a high-level commitment to changing the existing culture within organisations: viz., transparent, objective, fair and closely monitored equal employment opportunity

policies; family friendly policies; enforcement of antidiscrimination legislation; and, implementation of sexual harassment policies (Straub 2007; Wirth 2004). In addition, these programs need to be developed to help employers recognise the capabilities of women and the benefits they can bring to organisations; otherwise, there is a failure causing barriers that keep women from leadership jobs (Wirth 2002). In this regard, although Crompton and Lyonette (2011) mention that overt discrimination in workplaces has disappeared, others (e.g., Kantola 2008) point to hidden discrimination as more difficult to identify and address. For instance, gender stereotyping of women is found at odds with stereotypes of leadership (Wirth 2004).

2.2.2 Gender in Family and Society

Much mentioned constraints in the literature on women managing work and family are the gendered assumptions and expectations in the family and society, pointing to women's gendered participation in unpaid domestic activities even after their long working hours in paid work (Abele & Spurk 2011; Acker 2011; Aryee, Srinivas & Tan 2005; Chandra 2012; Choi 2008; Coltrane 2000; Hochschild 1997; Karimi 2008; Maxwell 2005; Valcour 2007). Although recent research has shown that some changes have happened in family and society, family socialisation of traditional roles still exists (Clancy & Tata 2005; Hassan, Dollard & Winefield 2010). Runté and Mills (cited in Rodriguez 2013), thus, argue that masculinity is 'privileged' while femininity is 'problematised' as it is construed historically around domesticity.

Previous researchers have acknowledged the socially constructed nature of motherhood and career, as well as the fluidity and complexity of ways of performing mothering practices alongside professional work (Herman, Lewis & Humbert 2013). Into the bargain, family and social structures are gendered, too (Acker 1990; Billing 2011; Turbine & Riach 2012), establishing gender stereotyping and attitudes regarding women's roles in society (Duxbury & Higgins 1991; Wheatley 2013; Wirth 2002). It is not only about gender differences, but also the gendered nature of the attitude that expects men to prioritise work over family, and women to prioritise family over work (Lyness & Judiesch 2014; Valcour 2007).

Accordingly, the social norms reject the connection between women and management (Coronel, Moreno & Carrasco 2010). They, however, place greater status on paid work while marginalising unpaid care work in the home and establish persistent gender

essentialism; i.e., people follow gender-typical paths where men and women are different for various developmental, organisational and societal factors (England 2010; Kirby & Krone 2002; O'Neil, Hopkins & Bilimoria 2008). For instance, some societies place restrictions on women's mobility; e.g., they restrict women's participation in paid work in the name of properly upholding women's honour (Shabbir DiGregorio cited in Rehman & Roomi 2012). Calling it deep-rooted discriminatory socio-cultural values, the researchers recognise that women do not experience the same status as men, nor can they compete with them in paid work being established that it is not their first priority (Rehman & Roomi 2012).

Moreover, family remains the primary site where gender norms are reproduced (Loscocco cited in Aycan & Eskin 2005) while both workplaces and families are shaped by the nature of the society in which they are located, and vice versa (Pocock, Williams & Skinner 2009). This discrimination is so rooted in the society that when 'cut down' by legislation or policies, it just keeps coming back in a slightly different form (McDonald 2004). Women's gendered role in family and society is illustrated below in terms of their traditional 'primary carer' role in caring and homemaking, as well as the newly added role in generating income for the family.

2.2.2.1 Primary Carer Role

Women's primary carer role, most commonly for children and increasingly for older family members, is well documented in WF literature despite their increased participation in paid work (Acker 1998; Cahusac & Kanji 2014; Casinowsky 2013; Coltrane 2000; Crompton & Lyonette 2011; James 2014; Neiterman & Lobb 2014; Pascall 2014; Rafnsdóttir & Heijstra 2013; Rodriguez 2013; Spector et al. 2004; Teasdale 2013; Wheatley 2013). This remains true irrespective of national difference; for instance, in China (Choi 2008), Hong Kong (Luk & Shaffer 2005), India (Chandra 2012), Iran (Karimi 2008), Malaysia (Hassan, Dollard & Winefield 2010), Pakistan (Rehman & Roomi 2012), Sweden (Rafnsdóttir & Heijstra 2013), the U.K. (Pascall 2014), Australia (Pocock 2005) or even in the U.S.A. (King et al. 2012). Each country differs, though, in how far it has achieved gender role transition (Clancy & Tata 2005).

Researchers have referred to the social construction of gender being the reason for keeping women in the primary carer role, by making motherhood less negotiable as compared to fatherhood (Gronlund cited in Rehman & Roomi 2012; Pocock 2005).

Although some studies have mentioned men's initiative in taking a larger share of domestic activities than before, their increased involvement has remained 'selective' and overall responsibility for the family has continued primarily to be with the women (Casinowsky 2013). Women used to hold a sense of 'being in charge' even with such emerging 'sharing' from men, the author added. Moreover some previous studies found women's role in offering social support to family and friends, specifically to the parents, as an important 'duty' or 'obligation' rather than a matter of 'choice' which, again, affected their opportunity to be an 'ideal worker' (Aycan 2008; Chandra 2012; Hassan, Dollard & Winefield 2010; Herman, Lewis & Humbert 2013; Rehman & Roomi 2012). On top of such roles, Valcour (2007) pointed to their responsibility for 'unique' or 'unplanned' family demands, like staying home from work with a sick child.

2.2.2.2 Homemaker Role

As mentioned earlier, in most cases, household duties are shouldered exclusively by women even when they have full-time jobs and are generating income for the family (Chandra 2012). Coltrane (2000, p. 1209) links household labour with gender as it is popularly imagined as 'women's work' and historically has remained the responsibility primarily of "mothers, wives, daughters, and low-paid female housekeepers", where men's contribution is 'helping' their wives or partners. The author also notes that an average woman performs two-to-three times as much housework as a man and, interestingly, the vast majority of men and women rate such an arrangement as 'fair'.

Accordingly, Rout et al. (cited in Aryee, Srinivas & Tan 2005) observed how women in India experienced considerable pressure in the morning to do all necessary housework for the family before going out to paid work and also after returning from the paid work. Almost similar pictures are portrayed in many other countries like China (Choi 2008), Malaysia (Hassan, Dollard & Winefield 2010), Iran (Karimi 2008) and Hong Kong (Luk & Shaffer 2005). For instance, Aycan (2008, p. 10) argues how inappropriate it is to offer 'ready-made' or 'frozen meals' to house-guests in India, Turkey or Taiwan where "a woman must prepare a rich set of food for the guests, herself, even though she was a high-status career woman or had a household helper". Such social expectations of women's gendered roles make women's family roles even more complex (Rehman & Roomi 2012).

2.2.2.3 Breadwinner Role

The traditional gendered role assumptions position men in the breadwinner role. These traditional roles, however, are slowly being replaced by a ‘dual-earner’ model where women are also participating in paid work (De Cieri & Bardoel 2009; Karimi 2008).

Interestingly, women’s shared role in such a model does not free them from their major role in unpaid work at home, where many of them remain disproportionately responsible for the caring and other household responsibilities in the family (Neiterman & Lobb 2014; Teasdale 2013). Therefore, Azmi, Ismail and Basir (2012, p. 300) justify the position of Indonesian women as “they are not a family’s main breadwinner” though the same may not be true in the case of Chinese women whom Choi (2008, p. 890) describes as “they are the main breadwinners” along with their husbands. Therefore, Chandra’s (2012) labelling of ‘co-bread earners’ may be a better expression of the transition occurring in some countries.

2.2.3 Women’s Attitudes

The gendered attitudes of the broader family and society to working women consequently form and shape women’s attitudes, an interesting factor identified in the literature that challenges their involvement in paid work (Aryee, Srinivas & Tan 2005; Aycan 2008; Billing et al. 2014; Casinowsky 2013; Rehman & Roomi 2012). Calling it the ‘internalisation of gender role ideology’, Aryee, Srinivas and Tan (2005) show how women prioritise family over work by the way they allocate time and energy resources to work and family roles. In workplaces, women’s family-oriented attitudes are interpreted as “explicit withdrawal from the competition for power” (Guillaume & Pochic 2009, p. 33), or “an unwillingness to make the sacrifices necessary to succeed” in higher level jobs (Davidson & Fielden cited in Davidson & Burke 2012, p. 4), unlike the behaviour of fathers (Hochschild 1997; Nemoto 2013). Some researchers have identified this stereotype of motherhood as even more ‘career-limiting’ than gender stereotyping (Herman, Lewis & Humbert 2013; Wheatley 2013). Past research (e.g., Billing 2011; Pascall 2014), however, has noted these gendered implications applying less to younger generations of women with a higher education.

Much research, particularly in the context of developing countries, shows limited progress in women’s WF attitudes. Desai (cited in Aryee, Srinivas & Tan 2005) notes how Indian women tend to impose restrictions on their career aspirations or personal

achievements to enable them to participate in both the worlds of paid work and family. She also describes how these women “are working, in a sense, to use their education or training and to bring their salary home for the family; that is, to look after the needs of the family and thus continue to perform their traditional role” (p. 136). Noor (cited in Hassan, Dollard and Winefield 2010) records a similar experience of Malaysian women working to meet the economic needs of their family. Again, Rehman and Roomi (2012) narrate how Pakistani women’s lives revolve around family traditions and beliefs.

Furthermore, Aycan (2008) notes that some women in developing countries remain demotivated regarding promotion, as they view it as requiring them to compromise their family responsibilities. A similar scenario is depicted by Azmi, Ismail and Basir (2012) where Indonesian women turn down promotional opportunities attached with remote postings though, eventually, that restricts their career progression due to lack of that experience. Thus, researchers have concluded that women’s career advancement remains difficult, particularly those with family responsibilities. Women often need to sacrifice their own career in the interest of the husband’s career or the children’s education; Chandra (2012) shares a similar view about Indian women.

Additionally, women’s own expectation to be the ‘ideal mother’ or an ‘ideal wife’ hampers their involvement in paid work by developing a sense of ‘guilt’ regarding their performance of motherly and wifely duties (Aycan 2008; Rehman & Roomi 2012). Even when women go outside the family for paid work, a sense of ‘being in charge’ of the family keeps working on them to decide what needs to be done in the family; inevitably, that puts additional stress on them (Casinowsky 2013). With the impact of ‘system justification theory’ (Jost & Banaji cited in Aycan 2008) or ‘learned helplessness’ (Maier & Seligman and Wright & Grant both cited in Billing et al. 2014), women are identified as the primary supporters of traditional gender roles, which they feel ‘powerless’ to change. Therefore, any family support from the husband is not sought by men, women, or the society at large (Aycan 2008).

2.2.4 Limited Changes in Society

Given the gendered assumption about and expectations on the women in paid work, as well as their own attitude, one might not be surprised by the limited nature of change in family and society in response to women’s widely increased participation in paid work. A number of previous studies document that women continue devoting significantly

more time than men in performing domestic labour, even when they spend as much time in paid work as men (Abele & Spurk 2011; Acker 2011; Aryee, Srinivas & Tan 2005; Chandra 2012; Choi 2008; Coltrane 2000; Hochschild 1997; Karimi 2008; Maxwell 2005; Pascall 2014; Valcour 2007). Clancy and Tata (2005) show how paid work 'buffers' men's provider role from family obligations while it 'allows' women's family commitments to intrude. Thus, researchers continue to find that women's involvement in paid work often causes discontinuity or lower career success (Abele & Spurk 2011; Coronel, Moreno & Carrasco 2010; Pascall 2014; Ressler cited in Guillaume & Pochic 2009). Additionally, in some countries women are expected to excel in their careers without compromising their domestic responsibilities; e.g., Turkish society (Koca, Arslan & Asci 2011), Pakistani society (Rehman & Roomi 2012), Indian society (Aryee, Srinivas & Tan 2005), or Swedish society (Casinowsky 2013).

Some previous studies stress the mismatch in terms of the level of change in men's work compared with that of women in accommodating women's paid work (Aryee, Srinivas & Tan 2005; Cahusac & Kanji 2014; Crompton & Lyonette 2011; Hochschild 1997). Many researchers (e.g., King et al. 2012; Maher 2013) show the minimal response from men, from society or in work practices as a result of women's increased participation in paid work. In a similar view, Todd and Binns (2013) note that households and care regimes continue to be gendered as the degree of change in the role of men has not matched the level of increase in women's labour market participation.

Many other researchers, however, argue for overall changes in family, society and workplace (Aryee, Srinivas & Tan 2005; Cahusac & Kanji 2014, Hochschild 1997; Maher 2013). For example, Cahusac and Kanji (2014) refer to 'work cultures' perpetuating the mothers' inferior status while upholding men's dominance, notwithstanding the increased educational and labour market participation of women. Again, Hochschild (1997) suggested that, in the long run, no WF balance would ever fully take hold without changes in the social conditions that might make it possible. The researchers, thus, have asked men to share parenting and housework, communities to value work at home as highly as work on the paid job, and policymakers and elected officials to demand family-friendly reforms. Other researchers also advised of the need to realise true gender equality addressing the importance of women's employment in a society that must regard care for both elderly and children as two significant challenges

for the future (Crompton & Lyonette 2011; Gatrell & Cooper 2008; Glover & Kirton 2006).

Therefore, it may be concluded that, although the philosophy of valuing both male and female employees is gradually permeating workplaces (Wirth 2004), gender still remains embedded in the ways of negotiating work and family lives (Emslie & Hunt 2009). Pocock (2005) questioned the prevailing 'gender order' (i.e., historically constructed patterns of power relations on how men and women and society work) in the society, that Connell (1987) suggested as 'imperfect' and 'under construction' though an 'orderliness' of gender relations may exist at a particular point in time. Cooke (2010) refers to institutional structures, persistent patriarchal gender norms and to stereotypes, as well as women's ineffective representation. Similarly, Sheridan (2004) calls it a 'circular process' in the way that social norms and organisational practices and structures shape individual behaviours which, in turn, shape social norms, and organisational practices and structures. Therefore, Davidson and Burke (2012, p. 8) projected the achievement of true gender equality at "100 to 200 years down the road" or even "unlikely to ever be realised".

Interestingly, some scholars suggested the need for women's own initiatives to challenge the societal norms, but Pascall (2014, p. 27) argued that "these are not within the power of women at present to change". Accordingly, many other researchers emphasise the need for a concerted effort of policy and practices in organisations backed by regulatory mechanisms and legal frameworks to challenge gendered images and assumptions in workplace, family and society as a whole (Crompton & Lyonette 2011; Santos & Cabral-Cardoso 2008; Wirth 2002).

2.3 Work and Family

The WF literature is very extensive. This review is commenced with a consideration of the concept itself and its evolution, including a brief summary of WF theories developed in the literature over time. Next is a view of various forms of WF support by the state, organisations and, family and society. The impact of national context is then considered to gain a better understanding of WF issues of the group focussed on in this study relative to women in other societies.

The concept of linking work and family roles was introduced in literature as early as the 1960s with the participation of women in paid labour (Lewis 2010). It developed further with the exponential growth of such participation since the early 1990s (Acker 1998; James 2014). It is pointed out that WF tensions always have existed but, historically, were resolved by keeping women at home and out of the labour market (Crompton & Lyonette 2011). The increased participation in paid work by mothers and their continuing disproportionate responsibility for household and caring responsibilities in the family, combined to raise the profile of their WF issues (Crompton & Lyonette 2011; Davidson & Burke 2012; Guerts & Dcmerouti cited in Burke 2004; Hochschild 1997; Lewis, Gambles & Rapoport 2007; Tomlinson, Olsen & Purdam 2009; Valk & Srinivasan 2011), especially as role pressures from the work and family domains were identified as ‘mutually incompatible’ (Greenhaus & Beutell 1985).

With the growing importance of these issues in the current era, WF relationships have been identified as a central concern for the well-functioning of both organisations and families (Barnett cited in Spector et al. 2004; Billing et al. 2014a; Valcour 2007). Furthermore, more employees are identified as searching for an ‘employer of choice’ in terms of their family-friendliness (Valcour 2007). Accordingly, for some employers, the WF concept is increasingly regarded as an ‘employment issue’ rather than a traditional ‘gender issue’ as seen in many workplaces and societies (Chandra 2012; Lewis cited in Kassinis & Stavrou 2013). For other researchers, WF is a critical component of gender inequality in the labour market, too (Wirth 2002).

2.3.1 The Concept of Work-Family: Meaning and Evolution

There has been much discussion in extant literature around the WF terminology and to whom it applies. Initially, the WF concern was focussed on women, particularly mothers of young children, and the way they combined their responsibilities in the workplace and at home (Aryee, Fields & Luk 1999; Bianchi & Milkie 2010; Glover & Kirton 2006; Gregory & Milner 2009; Lewis, Gambles & Rapoport 2007). The recent focus in WF studies, however, has expanded to cover other parts of lives; including both men and women who are either parents or not and, may or may not have other caring commitments (Darcy et al. 2012; Lewis, Gambles & Rapoport 2007; McMillan, Morris & Atchley 2011).

2.3.1.1 The Work-Family Discourse

Given the focus in this study is the experience of mothers working in the managerial ranks in the banks in Bangladesh, concern with the WF discourse is largely related to ‘work family balance’ (WFB). WF, however, has been part of a broader discourse of work-life which began to appear around 2000 and is viewed as the most commonly used term in the literature. A number of other terms to emerge have included work–family conflict or interference, work–family accommodation, work–family compensation, work–family segmentation, work–family enrichment, work–family expansion (Gregory & Milner 2009) and work-life balance (WLB); and subsequently, work-life articulation, work-life integration, harmonisation of paid work and personal life (Lewis, Gambles & Rapoport 2007), and more recently, ‘life-course fit’ (Moen 2011).

Among all those, the term WLB gained widespread use in English language research and policy arenas, enabling a broad understanding of non-work concerns to be encompassed in employment research (Gregory & Milner 2009; McMillan, Morris & Atchley 2011; Valcour 2007). The strongest feature of the term is the intention to be gender-neutral (Lewis, Gambles & Rapoport 2007; Smithson & Stokoe 2005) and, thereby, more inclusive of employees other than mothers. Lewis, Gambles and Rapoport (2007), however, warned that simply ‘redressing’ the term would not resolve more complex gender issues.

Given persistent gender inequality in organisations and society as a whole, many researchers also questioned the ultimate effect of such de-gendering. For example, Liff and Ward (2001) appreciated using gender-neutral terms as an essential step towards changing organisational culture, whereas Lewis, Gambles and Rapoport (2007) and Smithson and Stokoe (2005) doubted its impact without far wider cultural changes within organisations and in the wider society. Similarly, Lewis and Campbell (2008) noted the change in terminology from WFB to WLB was more a matter of strategic framing than substantive change. In addition, Todd and Binns (2013) claim that it denies both biological difference and social realities mentioning, for example, that a request to reorganise work time due to care commitments is often not a matter of individual choice in the same way that a similar request in order to participate in sporting activities may be.

Moreover, Lewis, Gambles and Rapoport (2007) suggested an alternative term of ‘socially sustainable work’ that would have longer term considerations of broader societal as well as economic issues in contrast to the current ‘quick-fix’ aim of WF policies in organisations (see also Smithson & Stokoe 2005).

2.3.1.2 Meaning of the ‘Work-family Balance’ Concept

In their research, Greenhaus and Allen (2011) identify three principal ways in which WFB is defined in the WF literature as:

- i) the absence of WF conflict (Duxbury & Higgins 2001) or minimal interference between the roles with substantial positive effects on one another (Frone 2003);
- ii) high involvement across multiple roles (Kirchmeyer 2000);
- iii) high effectiveness and satisfaction across multiple roles (Kirchmeyer 2000).

Recognising that desired ‘balance’ differs between people, Greenhaus and Allen (2011, p. 174) prefer to use the ‘person-environment fit’ perspective to define WFB alternatively as “an overall appraisal of the extent to which individuals’ effectiveness and satisfaction in work and family roles are consistent with their life values at a given point in time”. A more extensive definition to recognise social context and mutually agreed upon responsibilities comes from Grzywacz and Carlson (2007, p. 458); “WFB is the accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role-related partners in the work and family domains”.

The WFB concept, however, faced multiple criticisms in the literature for its limitations in defining the idea clearly, even after getting considerable attention in both scholarly research as well as in everyday language (McMillan, Morris & Atchley 2011; Valcour 2007). Researchers are critical of the fact that the concept is given ‘multiple’ though ‘inconsistent’ definitions throughout literature, probably due to its nature of being ‘self-evident’ and/or ‘almost taken for granted’ understanding (Frone 2003; McMillan, Morris & Atchley 2011). Thus, researchers refer to the difficulty of finding a commonly accepted definition of the concept (Frone 2003). Many researchers call WF an ‘underdeveloped’ and ‘poorly understood’ concept (Carlson et al. 2013; Grzywacz & Carlson 2007; Valcour 2007). Glover and Kirton (2006) consider it a ‘slippery’ concept

as it is defined in many different ways and can mean a lot of different things to different people (McMillan, Morris & Atchley 2011).

In particular, the term ‘balance’ has been criticised. Previous researchers (e.g., Greenhaus & Allen 2011; Kalliath & Brough 2008) have called WFB an ‘elusive’ concept as many researchers simply did not define ‘balance’ which reflects ‘ambiguity’ in the meaning (Greenhaus & Allen 2011). Gregory and Milner (2009) called it a ‘contested term’ as the term ‘balance’ might suggest that work, not being integral to life, needed a simple trade-off between the two spheres. Furthermore, Greenhaus and Allen (2011) viewed the image of a ‘scale’ whereby there must be equal involvement, effectiveness, or satisfaction on both sides to achieve the balance.

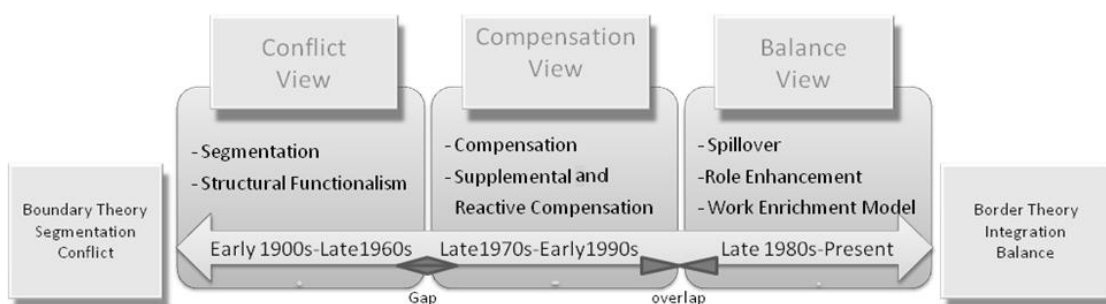
From a critical perspective, Moen (2011) described the concept WFB as an outdated concept claiming the idea of WF to be too narrow. In addition, many researchers used the terms ‘work-family balance’ (WFB) and ‘work-life balance’ (WLB) interchangeably (Shaffer, Joplin & Hsu 2011). Considering all these different understandings, Fleetwood (2007, p. 352) noted that:

It is unclear whether WLB refers to an objective state of affairs, a subjective experience, perception or feeling; an actuality or an aspiration; a discourse or a practice; a metaphor for flexible working; a metaphor for the gendered division of labour; or a metaphor for some other political agenda.

2.3.2 Summary of Work-Family Theory

Lavassani and Movahedi (2014) provide a useful summary of WF theory covering a broad time span (as shown in the Figure 2.1). The summary includes three broad views of WF that encompasses all seven major theories developed during the era.

Figure 2.1: Work-Family Views: Segmentation-Integration Continuum



Source: Lavassani and Movahedi (2014, p. 9)

The summary illustrates WF theories in terms of a range along a continuum between two extreme theories from Boundary Theory as characterised by work and family being

interdependent domains/roles with ‘permeable’ boundaries (Pleck 1977) that raise role conflict, through to Border Theory characterised by satisfaction and good functioning at work and at home with a minimum of role conflict (Clark 2000). Therefore, individuals might select strategies from the continuum; i.e., they might choose to play only one role or try to balance the two (Nippert-Eng cited in Lavassani & Movahedi 2014). Within the range, the authors identify three different views on work and family relationships, inclusive of seven major theories, as discussed below.

i. Conflict View of Work and Family: The authors called this the ‘earliest’ theoretical view of the WF relationship which recognised the separation between work and family while focusing only on its negative effects. Two theories included under this view were Segmentation Theory (work and family did not affect each other as they were segmented and independent from each other) and Structural Functionalism Theory (work and family were separate spheres and both worked best when men and women specialised their activities in separate spheres, i.e., women at home and men in the workplace).

ii. Compensation View of Work and Family: This view of the WF relationship suggested that segmentation of work and home would be a deliberate, rather than natural, act. Consequently, the view developed theories like Compensation Theory (people tried to compensate for a lack of satisfaction in work or home by trying to find more satisfaction in the other), as well as Supplemental Compensation (people strove to supplement the lack of rewards in the other sphere) and Reactive Compensation Theory (people having an undesirable experience in one sphere sought a contrasting experience in the other sphere). Although the Compensation Theory recognised the positive effect of work for the family, the latter two theories were based on the same negative WF relationship as viewed earlier, Lavassani and Movahedi (2014) commented.

iii. Balance View of Work and Family: This view acknowledged the relationship between work and family considering both positive and negative effects of work to family and family to work. Three dominant theories in this category included Spillover Theory (most popular view of WF relationship considering multidimensional aspects, i.e., positive or negative work to family and family to work effects), Role Enhancement Theory (participation in one role was made better/easier by virtue of participation in the other role where only beyond certain upper limits might overload

and distress occur), and Work Enrichment Model/Theory (experience in one role, i.e., work or family, would enhance the quality of life in the other role).

2.3.3 Women in Work-Family Literature

Much WF literature focused on women's WF issues due to their role as primary carer and the complexity in their lives and, therefore, their relatively lower WFB (Acker 2011; Aryee, Srinivas & Tan 2005; Chandra 2012; Cooke & Jing 2009; Lyness & Judiesch 2014; Rafnsdóttir & Heijstra 2013; Rehman & Roomi 2012). A number of societal, as well as individual, factors are identified in previous studies to explain the problem of combining paid work and family for women (Chandra & Ratnam 2009; Lyness & Judiesch 2014).

Women's comparatively recent increased participation in paid work in addition to them remaining highly responsible in their families are identified as major reasons giving rise to WF issues (Chandra 2012; Cooke & Jing 2009; Coronel, Moreno & Carrasco 2010; Crompton & Lyonette 2011; Neiterman & Lobb 2014; Rehman & Roomi 2012). Gendered assumptions and expectations in family and society at large about the role of women are also recognised as WF factors challenging their participation in paid work (Aryee, Srinivas & Tan 2005; Rehman & Roomi 2012; Valcour 2007; Wheatley 2013; Wirth 2002). Their paid work is only appreciated in family and society when the domestic responsibilities are not compromised (Aryee, Srinivas & Tan 2005; Casinowsky 2013; Koca, Arslan & Asci 2011; Rehman & Roomi 2012). Therefore, participation in full-time paid work does not get them relieved from their gendered role as carer and homemaker despite sharing their earning in the family (Abele & Spurk 2011; Acker 2011; Aryee, Srinivas & Tan 2005; Chandra 2012; Coltrane 2000; Hochschild 1997; Valcour 2007).

The literature also outlines how women face issues of incompatibility when being an involved parent and having a professional role (Aryee, Fields & Luk 1999; Ayca 2008; Eby et al. 2005; Rehman & Roomi 2012; Smithson & Stokoe 2005; Spector et al. 2004; Valcour 2007). Especially in developing countries, female parents face the demand for 'intensive mothering' (Hays cited in Valcour 2007) or 'life-long care of children' (Ayca 2008), where they are expected to remain highly involved at every age and stage of children's lives either by their own, or under societal, pressure (Yang, Chen & Zou 2000).

As mentioned earlier, women's WF issues also are closely linked with gender issues in the literature (Bailyn 2011; Sheridan 2004; Todd & Binns 2013). For example, many studies point out that family demands have a greater influence on women's lives than do work demands (Aryee, Srinivas & Tan 2005; Choi 2008; Rehman & Roomi 2012; Valcour 2007) as compared to men many of whom have wives at home to support family responsibilities and have little to do apart from paid work (Cooke & Jing 2009). Accordingly, employed wives enjoy less leisure and experience more stress than their husbands do because many experience their husbands' non-involvement in domestic chores (Coltrane 2000; Rehman & Roomi 2012). Thus, a typical employed woman has been described as working three shifts in a row; the first shift at paid work, the second shift at home and the third shift as repairing the damage created by the first two shifts (Hochschild 1997).

Therefore, managing between the time demands of both work and family is recognised as the single most important factor affecting women's WF issues (White et al. cited in Crompton & Lyonette 2011). Pocock (cited in Maher 2013) notes that women's capacity to care is being reduced and pressured by contemporary employment requiring working for long hours and leaving 'insufficient' time for family (Greenhaus & Beutell 1985; Rehman & Roomi 2012). A U.S.A. based study indicates that women's total amount of time spent in unpaid family work on top of the paid work is about equal to the time spent in paid work, too (Robinson & Godbey cited in Coltrane 2000). This high responsibility in family again bars women from being the 'ideal worker' in the workplace where Davies (cited in Rafnsdóttir & Heijstra 2013) describes how working women's daily lives are not subject to clock time but rather to time that is task oriented. McDonald (2004), too, refers to the difficulties associated with maintaining a career, marriage and family.

Previous studies, therefore, portray the picture of working mothers struggling to balance their career and family, experiencing stress and burnout, and often sacrificing their career advancement (Neiterman & Lobb 2014; Pascall 2014). Frone, Russell and Cooper (1992) pointed to the social desirability of blaming paid work, more than family, in such situations. Thus, when family demands affect their paid work negatively, women make more adjustments to their paid work (Coronel, Moreno & Carrasco 2010; Fagan 2001). Such responses, contrarily, make their supervisors assume them an 'uncommitted' or 'secondary worker' (Coltrane 2004; Goldin 2006; Hill 2007)

with ‘no clear long-term goal’ (Liff & Ward 2001; Lyness & Judiesch 2014; Pascall, Parker & Evetts 2000). In the workplace, their colleagues also have more negative attitudes to them (Koca, Arslan & Asci 2011) and they are even appraised differently than their male colleagues (Brannan cited in Kerfoot & Korczynski 2005).

Past research has documented the impact of motherhood on career progress, too. Many studies refer to gendered organisational cultures with, for example, long working hours pushing many talented and well-educated professional women to remain in a ‘mommy track’ or simply ‘opt out’ of the labour market temporarily or permanently (Cahusac & Kanji 2014; Houle et al. 2012; Nemoto 2013). Hewlett and Luce (2005) describe various push factors (e.g., highly demanding or not satisfying paid work) and pull factors (e.g., family responsibilities with young children and/or elderly relatives) for such decisions to opt out. Some women who want to hold on to their career even postpone their motherhood role after they get married (Abbott, De Cieri & Iverson 1998; Cooke & Jing 2009; Guillaume & Pochic 2009; Liff & Ward 2001; Ranson cited in Neiterman & Lobb 2014). Literature also identifies a ‘motherhood penalty’ (Nemoto 2013) through serious career limitations for women wishing to combine work and family (Crompton & Lyonette 2011; Gatrell & Cooper 2008, McDonald, Pini & Bradley 2007; Straub 2007). Thus, Hochschild (1997, p. 26) concluded that “although work can complement and, indeed, improve family life, in recent decades it has largely competed with the family, and won”.

2.3.4 Work-Family Support Initiatives

The role of ‘support’ to employees in dealing with WF issues is discussed extensively in the literature (e.g., Greenhaus, Ziegert & Allen 2012; Houle et al. 2012). It is identified in the literature that WF support initiatives may emanate from the state, the employing organisations and/or the family and society (Esping-Andersen cited in Den Dulk et al. 2013). This section considers the contributions of each of these.

2.3.4.1 Work-Family Support Initiatives by the State

Past research has stressed the importance of the state in setting minimum standards to protect the rights of parents in the workplace to meet family responsibilities (Aycan 2008; Den Dulk et al. 2013; Kassinis & Stavrou 2013; Lewis & Campbell 2008). As mentioned earlier, Casey, Skibnes and Pringle (2011) referred to the state’s role in terms of various hard (e.g., legislation in the form of quotas and affirmative action

programmes) and soft (e.g., advocacy and encouragement of equal employment opportunity policies, awareness raising and benchmarking) policy strategies. Such state legislation and programs are seen to encourage and require employers to offer WF support to their employees (Den Dulk et al. 2013; Griffin & Dunn cited in Kassinis & Stavrou 2013).

The guidance of the ILO to its member countries in developing minimum standards in the form of a legal and institutional framework for WFB by the state by enacting several conventions and recommendations is noted (ILO 2013). The ILO (2013) report prescribed regulatory initiation in the area of setting a maximum number of working hours, maternity and paternity leave entitlements in organisations as well as various steps to minimise gender inequality in family and society on the part of the state. Relevant conventions emanating from the ILO included ‘workers with family responsibilities convention 1981’ (No. 156), its corresponding ‘recommendation’ (No. 165) and the ‘maternity protection convention’ 2000 (No. 183) (Chandra & Ratnam 2009; ILO 2013). Not all of the ILO member countries, however, have yet fully ratified all those conventions.

Some countries are characterised by extensive support by the state while the same is not true for many other countries (Davidson & Burke 2012). In ‘welfare states’ the state remains an important provider of family support (Den Dulk et al. 2013). By contrast, most developing countries particularly in Asia, are described as having a lower supportive role from the state, leaving the mechanism of coping with WF issues mainly to the individuals (Aycan 2008; Chandra 2012; Cooke & Jing 2009). This, however, might be true to some extent for some developed countries, too. For example, referring to the limited WF initiatives taken by the state in the U.K., Pascall (2014, p. 27) argued that “women’s employment has taken place against the background of government restraint”.

Nevertheless, a few recent studies have shown some indication of progress in some Asian countries. For example, De Cieri and Bardoel (2009) refer to the Malaysian and Singapore governments’ recent interest through roundtable discussions on various WF areas such as developing flexibility in working hours for the employees in the workplace, while Azmi, Ismail and Basir (2012) note the Indonesian government’s facilities in the area of childcare and longer maternity leave to support women’s

employment. Also, Cooke and Jing (2009) document the government's development of childcare facilities in China designed to support working mothers in the public sector.

2.3.4.2 Work-Family Support Initiatives by Organisations

Past research found organisations being motivated to implement WF initiatives when influenced either by institutional pressure (i.e., responding to regulations and social expectations to gain and maintain social legitimacy) and/or a business case (i.e., having a competitive advantage over others) (Appelbaum et al. cited in Den Dulk et al. 2013; Beauregard & Henry 2009; Budd & Mumford 2006; James 2014; Kassinis & Stavrou 2013). Literature, however, records the public sector and large private sector organisations as more responsive to state regulations in contrast to the small private sector organisations regarding the WF issues of their employees (Abbott & De Cieri 2008; Den Dulk et al. 2013; Teasdale 2013).

Another factor highlighted as explaining organisational responses is the stage of economic development of the country in which they are embedded; pointing to the importance of national context for research on the topic (Aycaan 2008; Billing et al. 2014; Chandra 2012; Cooke & Jing 2009; Den Dulk et al. 2013; Wharton & Blair-Loy 2006). For example, in nations with high income disparity and low state sponsored institutional support, as common in many Asian countries, WF coping strategies are viewed more as the responsibility of individual employees (Aycaan 2008; Chandra 2012). Organisations remain more responsive in situations with low unemployment when they need to attract and retain talent, but are less so in opposite situations when one employee is unhappy due to WFB and there are many others waiting to do the job (Cooke & Jing 2009; Den Dulk et al. 2013).

Family-friendly policies and managerial support are the two main types of support mechanisms offered by organisations in relation to employees' WF issues, as identified in the literature (Eby et al. 2005). Researchers categorise common family-friendly policies in organisations under three general groups: working time arrangements including both total working hours and flexibility; leave entitlements including maternity, paternity, parental and carer's leave; and childcare facilities including subsidies or direct provision (De Cieri & Bardoel 2009; James 2014; McDonald, Brown & Bradley 2005; Thornthwaite cited in Gregory & Milner 2009). Different types of initiative may address different aspects of WF issues though. For example, leave

entitlements and childcare arrangements enable employees to return to full-time work more quickly (Den Dulk et al. 2013), childcare and flexibility in work increase labour force participation (Kassinis & Stavrou 2013) and part-time working hours offer the opportunity for WFB, followed by flexitime (Russell, O'Connell & McGinnity 2009). Altogether, the considerable impact of such policies on employees' WF issues is recorded in the literature (Hill et al. 2004; Kelly et al. 2008; Moen 2011) as offering more choice for individuals while allowing greater flexibility to employers as well (Chandra 2012).

Much WF literature acknowledges the critical role of supervisors in minimising employees' WF issues (Breugh & Frye 2008; Den Dulk et al. 2011; Greenhaus, Ziegert & Allen 2012; Lapierre & Allen 2006; McDonald, Pini & Bradley 2007; Moen & Yu 2000; Ngo, Foley & Loi 2009). In terms of formal WF policies, supervisors contribute to the development of WF policies, translate these policies into practice and also ensure appropriate management of the practices (Maxwell 2005) thereby influencing employees' WF policy awareness, policy uptake, and policy satisfaction (McCarthy, Darcy & Grady 2010).

Apart from the formal support, supervisors may play another important role by providing informal support. This support is particularly acknowledged in a workplace with limited formal WF policies, as well as in workplaces with formal WF options in terms of enhancing the options' benefits (Anderson, Coffey & Byerly 2002; Burgess, Henderson & Strachan 2007; Taylor, DelCampo & Blancero 2009). Supervisors' support in cases of informal arrangements and managerial discretion are found critical in realising WFB. The informal means of WF support in organisations might be even more useful than only having various WF policies available in the organisations (Behson 2005). Accordingly, Greenhaus, Ziegert and Allen (2012) portray a more complete picture of family-supportive supervisors; as those who encourage their subordinates to participate in formal WF policies, informally provide greater work schedule flexibility, enhance employee control, reduce work stressors, and, model effective WF management strategies while providing information and advice. Not only that, supervisors also may have a social-support function for employees as part of the informal support. For example, Abdullah (cited in Hassan, Dollard & Winefield 2010) identified a 'paternalistic role' of supervisors in many Asian organisations where supervisors supported both professional and personal issues of the subordinates, exceeding the typical 'employer-employee' relationship.

As mentioned earlier, much WF literature emphasises the senior managements' role in mainstreaming WF policies within the organisations' culture (Poelmans, Kalliath & Brough 2008; Todd & Binns 2013; Wirth 2002). Also, a supportive role from colleagues is documented in the literature with regard to employees' WF issues; i.e., through creating a culture of reciprocity among them in times of their WF needs (Poelmans, O'Driscoll & Beham 2005; Teasdale 2013).

2.3.4.2.1 Barriers in Organisations

A number of studies point to the role of organisations often not effectively supporting their employees in balancing their WF demands and indeed, sometimes exacerbating their WF conflict. The lack of supportive initiatives in organisations and the level of implementation of WF policies remain much criticised in the literature. For instance, supervisors' resistance or indifference to subordinates' WF interests in the process of maximising the organisation's output in the least cost manner (Clancy & Tata 2005; Cooke & Jing 2009; Glover & Kirton 2006; Todd & Binns 2013), inadequate management of the implementation of WF policies causing more work for other colleagues and creating resentment and poor co-worker support (McDonald, Brown & Bradley 2005; Teasdale 2013) and, senior managements' lack of commitment, engagement and leadership in mainstreaming WFB within the core organisational strategies to make it effective (Poelmans, Kalliath & Brough 2008; Todd & Binns 2013; Wirth 2002). In addition, the requirement for longer-than-standard working hours in the workplace, as well as insufficiency and under-utilisation of the WF policies, are the two main barriers identified in the literature. These last two themes are described in further detail to illustrate their primary relationship with the employees' WF interest.

2.3.4.2.1.1 Long Working Hours

Due to the negative relationship between long working hours and WFB (Alam, Sattar & Chaudhury 2011; Tabassum, Jaim & Rahman 2011; Valcour 2007), the issue of working longer-than-standard hours comes out again and again in WF literature. The researchers identify it as one of the major problems as far as WFB is concerned; organisations may well have a full suite of WF policies but if they expect employees to work long hours, then, this contradicts their WF policies (Crompton & Lyonette 2011; Grotto 2015; Poelmans et al. 2003; Wilson 2014). This is particularly identified as an

issue for employees working in managerial and professional roles (Grotto 2015; Houle et al. 2012).

The literature documents a number of factors causing the employees to be present for long hours in the workplace. Global competition, downsizing and the advent of new technology all keep employees constantly connected to their work, making managerial jobs a 24/7 demand (Grotto 2015; King et al. 2012; Spector et al. 2004; Tung 2009; Valcour 2007; Wharton & Blair-Loy 2006). Furthermore, Cooke and Jing (2009) pointed to the setting of high workloads that might be difficult to achieve during standard working hours. This also may require some employees to take work home to complete (Billing et al. 2014). On top of that, there is identification of extended time spent on commuting (Valcour 2007).

Moreover, high status jobs are usually identified as full-time jobs where Cahusac and Kanji (2014) suggest that 'full time' tends to mean 'all the time'. With the high use of sophisticated communicative technologies, Grotto (2015) names managerial jobs as 'on-demand' jobs where the employees are expected to be available 24/7 to their employers, co-workers and customers, making the current concept of 'presenteeism' far less relevant while making the job 'boundary-less' (Voydanoff cited in Grotto 2015). Nemoto (2013) also links long working hours as a critical element of the ideal worker image where long hours of work remain the indication of their commitment to the job; again, making a managerial job an 'extreme job' (Hewlett & Luce cited in Tung 2009). Calling such culture 'unnecessary', Cahusac and Kanji (2014, p. 66) suggest that "there could have been other ways to organize the work".

Many researchers point to the negative impact of long hours of work on the employees' WFB (Spector et al. 2004; Valcour 2007). Greenhaus and Beutell (1985) identified it as a major cause of WF stress by creating time insufficiency for both home and work roles. In addition, others describe long work hours as a sign of a gendered work culture creating 'institutional disadvantage' for women, particularly mothers (though not for fathers), and a way of keeping them out of the labour market (Cahusac & Kanji 2014; Nemoto 2013, Pascall, Parker & Evetts 2000). Nemoto (2013) referred to it as a form of gendered attitude in both workplace and family, where Cahusac and Kanji (2014, p. 66) pointed to the more intensive work of women in the workplace, and even a lot more back at home:

Those were the women who weren't chatting during the day, they were just knuckling down, getting their head down, working back-to-back, nine to five, and then they go off and they probably did more in those hours than someone who was there until nine in the evening.

2.3.4.2.1.2 Provision-Utilisation Gap

Budd and Mumford (2006) pointed out that statistics on the availability of WF policies in workplaces overstate the extent to which employees perceive that the policies are accessible to them. Other study document how offering various WF options neither guarantees their availability to the employees, nor ensures their utilisation (McDonald, Pini & Bradley 2007; Pocock 2005). Thus, the researchers viewed such policies that 'glitter' without 'substance' (Baral & Bhargava 2009; Chandra 2012). Several other studies identify a few conceptually distinct dimensions of WF policies as not being mainstreamed into the organisational culture; such as managers' and co-workers' support, organisational time expectations, career consequences, and gendered perceptions of policy use, resulting in the provision-utilisation gap (Kossek, Lewis & Hammer 2010; McDonald, Pini & Bradley 2007; Santos & Cabral-Cardoso 2008; Sheridan 2004; Straub 2007). Thus, Tung (2009) terms WF policies as merely a 'recruitment tool' for many organisations rather than a facility for employees' WF issues. Fleetwood (2007a) even called it 'employee-unfriendly' working practice as veiled by the mask of WFB discourses with employee-friendly connotations. Mescher, Benschop and Doorewaard (2010, p. 35) concluded, "support is not always supportive".

A number of scholars doubt the effectiveness of WF policies acknowledging that the utilisation of those options often leads to restricted career progress (Beauregard & Henry 2009; Gatrell 2007; James 2014; Rafnsdóttir & Heijstra 2013). On one hand, the utilisation of flexible working, such as part-time work or teleworking, makes it impossible for the users to be an ideal worker or even an ideal carer (Mescher, Benschop & Doorewaard 2010; Teasdale 2013); for instance, Rafnsdóttir and Heijstra (2013) show how flexibility in jobs leads to a larger workload both in work and in family thus resulting in less WFB. On the other hand, the users of such options identify themselves as undervalued and marginalised in the workplace (Gambles et al. cited in Gregory & Milner 2009). Other studies (e.g., Aisenbrey, Evertsson & Grunow 2009; Gatrell 2007) stress career penalties for women for both short timeout periods, for example during child birth, and long timeouts that reduce the chances of an upward move and even increase the risk of a downward move. As a result, the implementation

of WF policies are found to influence negatively the employees' sense of entitlement; such as only employees who are willing to accept career sacrifices while still putting in extra hours and effort in jobs are entitled to use the WFB arrangements (Mescher, Benschop & Doorewaard 2010). Therefore, McDonald et al. (cited in Turbine & Riach 2012) recorded how some women have stopped choosing WF options due to the perceived career limitation, while others who choose the options do so in full knowledge of the consequences (Crompton & Lyonette 2011).

Moreover, such career consequences of WF policies are recognised as gendered (Blair-Loy & Wharton 2004; Cahusac & Kanji 2014; Crompton & Lyonette 2011; Gatrell & Cooper 2008; Hochschild 1997; McDonald, Pini & Bradley 2007; Mescher, Benschop & Doorewaard 2010; Straub 2007; Teasdale 2013). Past research shows how flexible working is seen largely as a woman's issue (Lewis, Gambles & Rapoport 2007); i.e., it is women with dependent children who are most likely to pursue such working arrangements (Teasdale 2013). Other employees - men and employees without traditional families- are often discouraged from requesting WF options (Hoffman & Cowan 2008; Sheridan 2004).

Furthermore, the use of WFB arrangements in organisations is not presented as a right; rather, it is often interpreted as a privilege granted by the organisation (Santos & Cabral-Cardoso 2008), where the employees are expected to remain grateful for the permission being awarded (Mescher, Benschop & Doorewaard 2010). A similar perception is identified as prevailing on the other side; that women utilising such WF options also view it as a favour to them from their workplace (Cahusac & Kanji 2014; Smithson & Stokoe 2005).

Considering all these risks, Hoffman and Cowan (2008) conclude that WF policies may increase, rather than decrease, the amount of control organisations exercise over employees' personal lives. Some organisations try to explain their position to survive in a competitive and sustainable world by hiring people who are willing and capable of accepting 'not family friendly' workplaces (Billing 2011), which Acker (1998) viewed as being more of a 'political' than 'economic' argument. Previous researchers (e.g., Broadbridge & Kerfoot 2010; Sturges & Guest 2004), however, have warned organisations about the potential commitment of future workforces, where employees would be more expectant of diversity, fairness and equality issues, conceptualising work as an activity for financing and complementing lifestyles rather than ruling one's life.

2.3.4.3 Work-Family Support Initiatives in Family and Society

Another theme raised in the WF literature is the supportive role of employees' families in reducing WF stress, thereby allowing women to focus more on paid work (Aryee, Srinivas & Tan 2005; Baral & Bhargava 2009; Billing et al. 2014; Hassan, Dollard & Winefield 2010; Karimi 2008; Poelmans et al. 2003). In addition to spousal support, literature has listed such WF support as coming from other members in the immediate family, extended family, paid helpers and even from neighbours in some circumstances (Aryee, Fields & Luk 1999; Aycan 2008; Casinowsky 2013; Clancy & Tata 2005; De Cieri & Bardoel 2009; Luk & Shaffer 2005; Poelmans et al. 2003; Yang, Chen & Zou 2000). Recognising such a role of the broader family, Poelmans, O'Driscoll and Beham (2005) criticised the WF literature for narrowly defining the area of support by limiting it to obvious sources like spouse and supervisor, thereby, missing out on others that make a difference. Therefore, the role of family *and society* is particularly critical for women in paid work (Aryee, Srinivas & Tan 2005).

Spousal support is identified as an extremely important source of support for employed women in many societies. Past research has recognised the husbands' critical role; firstly, in approving wives' participation in paid work (Aryee, Srinivas & Tan 2005; World Bank 2013). The support to wives in combining WF, particularly through their sharing of housework and caring of children, however, is recorded as limited (Aryee, Srinivas & Tan 2005; Casinowsky 2013; Coltrane 2000). Although men's increased involvement in domestic activities is identified in more recent studies, Casinowsky (2013) referred to such participation as still being far less in extent than that of the women, and applying only in selective areas.

A number of WF studies have acknowledged the support offered by extended family members and even by neighbours, largely in the area of childcare, children's education, and housework including cooking (Aycan 2008; Clancy & Tata 2005; De Cieri & Bardoel 2009; Poelmans, O'Driscoll & Beham 2005). Nevertheless, the decline of the extended family is identified as resulting in higher WF conflicts (James 2014). Heymann (cited in De Cieri & Bardoel 2009), for example, warned about the mistaken assumption on the availability of support from extended family members such as grandparents who themselves might need to work, or might be in need of care or live too far away to offer such help.

Paid helpers constitute another major source of support in many countries (Aryee, Fields & Luk 1999; Aryee, Srinivas & Tan 2005; Aycan 2008; Casinowsky 2013; De Cieri & Bardoel 2009; Hassan, Dollard & Winefield 2010; Luk & Shaffer 2005; Poelmans et al. 2003). It might be 'live in' domestic helpers to support largely in the area of childcare and housework, or 'private tutors' helping more specifically with children's homework and other educational requirements (Aycan 2008; De Cieri & Bardoel 2009; Hassan, Dollard & Winefield 2010). Paid domestic helpers weaken the effect of paid work on family by reducing the mothers' workload and involvement in family matters (Luk & Shaffer 2005), while private tutors also reduce the WF stress as attending to children's homework was documented as an important family demand (Aycan 2008). Other studies (e.g., Casinowsky 2013; Schober 2013), by contrast, identified issues that sometimes arise in relation to paid domestic workers. For instance, some researchers mentioned the high cost involved in hiring additional help as well as unreliability or lower quality of the service which, then, required supervision and monitoring usually by the women, thus, creating extra strain on the working parents (Aryee, Srinivas & Tan 2005; Aycan 2008; Coltrane 2000).

Whilst receiving support from family and society is critical to the employees, the source of support may sometimes create obligations to which the receiver needs to reciprocate (Aycan 2008; Hassan, Dollard & Winefield 2010; Karimi 2008). For example, the extended family taking care of an employee's children and/or household chores may also expect to be taken care of in their old age or during illness (Kagitcibasi cited in Aycan 2008). Hassan, Dollard and Winefield (2010) pointed out that such demands were higher for women employees because of their centrality in the family. No reciprocation, however, is required in the case of hired help from paid domestic helpers or private tutors.

2.3.5 Work-Family Balance Model

From the previous discussion, it is evident that the state is identified by the scholars as a significant source of WF support to the people in paid employment, especially the women, by setting minimum standards in the workplace (Den Dulk et al. 2013; Kassinis & Stavrou 2013; Lewis & Campbell 2008) such as maximum number of working hours, maternity and paternity leave entitlements in organisations as well as to minimise gender inequality in family and society (ILO 2013). Variations in reality, however, are observed between the governments of developed and developing countries (Davidson &

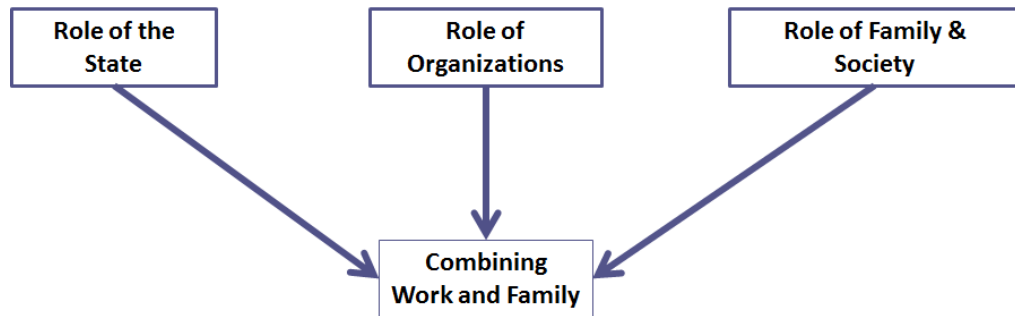
Burke 2012) where most developing countries, particularly in Asia, experience a less supportive role from the state leaving the mechanism of coping with WF issues mainly to the individuals (Aycaan 2008; Chandra 2012; Cooke & Jing 2009). Interestingly, some researchers pointed to recent progress in some Asian countries such as Malaysia and Singapore (De Cieri & Bardoel 2009), Indonesia (Azmi, Ismail & Basir 2012) or China (Cooke & Jing 2009).

Next, the employer organisation is referred as the second source of WF support to their employees' WFB either by complying with the state regulations and/or by taking additional initiatives on their own. Researchers, however, observed that organisations remain less responsive in many Asian developing countries with the existence of high unemployment, high income disparity and low state sponsored institutional support. Additionally, the situation of requiring employees to work longer than standard hours as well as the probable negative consequence of requesting for WF policies in the respective employees' career create doubt on the impact of WF policies of the organisations that have those.

Finally, family and society in general are pointed to in literature as the third and final source of WF support to employed women. The source includes support coming possibly from the spouse, other members in the immediate family, extended family, paid helpers and even from neighbours in some circumstances. Especially, with regard to the developing country where extended family is still highly present, support from such source remains more critical. Support from paid domestic helpers is added as a unique possibility in that context.

In short, it is evident that WF initiatives to support women in balancing their paid work with family responsibilities may come from three broad sources; the state, organisations and family/society. Accordingly, a model for this study is developed (as in Figure 2.2) that creates the framework for this research. The model is particularly based on the second and third research questions with regard to the roles of the state, organisations, and/or women's family and society at large in supporting and/or in creating barriers for women's WF management. The first (women's employment and career outcomes) and fourth (impact of gender) research questions, however, have created a solid background for understanding the research model better. Specifically, it illustrates the combination of sources of support as necessary to enable employees to combine their paid work and family responsibilities.

Figure 2.2: Support System to Balance Work and Family Roles



As already mentioned, the extent of the roles of each of the three groups may vary on the basis of national and cultural contexts. Therefore, the study will apply this model in the context of Bangladesh to consider the contribution of that context in supporting women in paid employment to address the fifth question of this research (in what ways does the national context of Bangladesh make this study different from WF studies in Western WF literature?).

2.4 National Context: The Gap in Work-Family Literature

Lewis, Gambles and Rapoport (2007) state that WFB is a ‘social construct’ in a particular socio-historical context within a particular time period. Also, other researchers have criticised the Western focus of most WF studies; a situation that is viewed as a major limitation of the WF literature (Billing et al. 2014a; Chandra 2012; Hassan, Dollard & Winefield 2010; Pocock, Williams & Skinner 2009; Poelmans et al. 2003; Shaffer, Joplin & Hsu 2011). Casper et al. (cited in Billing et al. 2014a) document the volume as large as 75% of total WF research having been conducted in the U.S.A. Thus, there is a clear under-representation of samples from developing countries and other contexts (Aryee, Srinivas & Tan 2005). A number of researchers have questioned the generalisability or transferability of the concept to other contexts; for example, to Asian countries (De Cieri & Bardoel 2009; Galovan et al. 2010; Lewis, Gambles & Rapoport 2007; Shaffer, Joplin & Hsu 2011; Turbine & Riach 2012). The literature, however, reflects a recent spread of WF research in non-Western countries, mostly as a result of the growth in women’s participation in the paid workforce in these countries.

A growing number of researchers emphasise the importance of national context and express concern that it is often overlooked in the literature (Aryee, Srinivas & Tan 2005; Casey, Skibnes & Pringle 2011; Cooke & Jing 2009; Lewis, Gambles & Rapoport 2007; Shaffer, Joplin & Hsu 2011; Todd & Binns 2013; Wharton & Blair-Loy 2006).

There are numerous suggested differences between developed and developing countries, mostly because of the impact of prevailing patriarchy, religion, tradition and the differences in the stage of the countries' development (Acker 2006; Aryee, Srinivas & Tan 2005; Billing et al. 2014; Chandra 2012, Hassan, Dollard & Winefield 2010; Hill, Martinson & Ferris 2004; Lewis, Gambles & Rapoport 2007; Özbilgin et al. 2012; Poelmans, O'Driscoll & Beham 2005; Powell, Francesco & Ling 2009; Shaffer, Joplin & Hsu 2011; Smithson & Stokoe 2005; Spector et al. 2004; Srivastava 2011; Yang, Chen & Zou 2000). In addition, it has been noted that the national context is not homogenous (Spector et al. 2004). It does appear; therefore, that there is a need to consider what level of difference is actually present, as well as what commonalities there are in women's WF experiences across the developed and developing countries.

Wharton and Blair-Loy (2006) define the scope of a national context in terms of the institutional structures, legislation, policies, practices, cultural values and norms that shape paid work and family in a particular country. Some specific differences, as well as commonalities, in WF issues due to the differential national contexts are outlined here.

The literature suggests that, in developing countries, families are more likely to include extended families incorporating parents, siblings, in-laws, other relatives or even friends (Baral & Bhargava 2009; Hassan, Dollard & Winefield 2010; Karimi 2008; Poelmans et al. 2003; Shaffer, Joplin & Hsu 2011). Although the emergence of more nuclear families with dual-earner couples is recorded as a recent trend (Aryee, Srinivas & Tan 2005), a strong bonding with their extended families is acknowledged, where many of them reside close to their extended family (Baral & Bhargava 2009; Spector et al. 2004). The presence of the extended family is portrayed particularly as a picture of mutual help where grandparents or other relatives offer childcare and other household supports to dual-earner parents, not simply as a matter of availability but also as a form of social expectation (De Cieri & Bardoel 2009; Poelmans et al. 2003; Shaffer, Joplin & Hsu 2011). One, however, would need to be careful in assuming too much difference, as similar findings are acknowledged also in the context of some developed countries. For instance, it was suggested in 2011 that around half of the U.K. grandparents are taking care of their grandchildren in order to help their working parents (Ni4kids 2011).

The tension between paid work and family also may be experienced differently with regard to a country's economic, social, technological, and cultural situations (Aryee, Srinivas & Tan 2005; Billing et al. 2014a; Lyness & Judiesch 2014; Poelmans et al.

2003). For example, Aycan (2008) argues that Asian people perceive work and family as different but compatible life domains; thus, WF issues are viewed more as a 'natural life event' than being 'problematic' as in the view of many Western countries. On the other side, WF initiatives also are documented differently. In contrast to the state's welfare role and organisations' family-responsive policies in many developed countries, developing countries are positioned as having less WF legislation and organisations having fewer policies and practices, leaving the WF management mostly as the individual's responsibility (Aryee, Fields & Luk 1999; Chandra 2012; Cooke & Jing 2009; Hassan, Dollard & Winefield 2010; Lewis, Gambles & Rapoport 2007; Rehman & Roomi 2012; Wharton & Blair-Loy 2006). With inadequate flexibility in work and a lack of childcare centres, some researchers describe the WF support in developing countries as being limited to maternity leave entitlements (Aryee, Fields & Luk 1999; Chandra 2012; Cooke & Jing 2009; Hassan, Dollard & Winefield 2010).

A country's religion, by influencing the thoughts and behaviours of followers, may provide another source of contextual difference (Hassan, Dollard & Winefield 2010). It should be noted that the same religion can result in varying practices and implications between countries (Özbilgin et al. 2012). Karimi (2008) records only a few WF studies on Islamic countries while Hassan, Dollard and Winefield (2010) find many Asian WF studies based either on 'Confucian values' (e.g., countries like China, Hong Kong or Singapore) or on 'Hindu values' (e.g., India). Islamic countries hold some religious norms regarding how individuals lead their lives that may influence their WF issues accordingly. It is suggested that the 'systematic sub-ordination' of Muslim women, relative to men, results in their greater involvement in family and other household affairs as a 'social duty' (Rehman & Roomi 2012), while failure to take care of parents and elderly family members is regarded as a 'sin' (Hassan, Dollard & Winefield 2010) and may be an important social aspect of their WF consideration.

Finally, several researchers point to the newness of the WF concept in a number of developing countries (Chandra 2012; De Cieri & Bardoel 2009; Lewis, Gambles & Rapoport 2007). It is viewed also as less of a priority in several developing countries as a result of their current economic instability (Acker 2009; Baird & Williamson 2009; Burke 2010; Chandra 2012; Cooke & Jing 2009; De Cieri & Bardoel 2009; Lewis, Gambles & Rapoport 2007; Murthy & Ratnam 2009; Tung 2009). Although some researchers document how each country differs in regard to its achievement of gender

role transition (Clancy & Tata 2005), WF management is seen more as only a ‘women’s issue’. Given very few WF initiatives by the state and organisations, the managers’ indifferent attitude to employees’ WF issues, as well as the employees’ preference for financial and material rewards, WF remains less likely to be identified yet as an issue in many developing countries (Billing et al. 2014; Chandra 2012; Cooke & Jing 2009).

2.5 Conclusion

In this chapter, an overview of the relevant literature has been provided in terms of women’s management of their paid work and family. The review commenced with a brief outline of women’s employment, as well as consideration of the importance of gender. These sub-sections provided the context for understanding women managers’ experience of combining paid work and family responsibilities. The WF literature was then reviewed extensively in terms of the meaning of the WFB concept, the debate around the discourse and regarding the evolution of WF theories. Women’s point in the WF literature was particularly viewed in relation to the initiatives undertaken by the state, organisations and family/society to support them in combining paid work and family. From this a WFB model was developed as the foundation for the current study.

Finally, the impact of national context on employees’ WF outcomes has been identified as the gap in WF literature. Little research on the WF area in the context of developing countries, particularly in Asia, is recognised where the scholars’ query the generalisability or transferability of the WF recommendations, that are initiated in the context of developed countries, to developing countries. Within the scope of this, the current study is designed in the national context of Bangladesh, a developing Asian country. A detailed description of the context is outlined in the next chapter (Chapter Three) in relation to the country and the industry where this research is undertaken as well as the employment and WF issues of women within that context.

Chapter Three

THE STUDY CONTEXT: BANGLADESH

3.0 Introduction

The potential importance of national context was noted in the chapter. Thus, Bangladesh, as the context for this research, is the focus of this chapter. After giving a brief overview of the country's socio-economic situation, the focus is turned to the condition of Bangladeshi women participating in paid employment; particularly, in the banking industry. The increased participation of Bangladeshi women in the paid labour market is a consistent issue, not only in practice but also in previous research. The current study, however, is designed to examine their paid work with a corresponding view of their position in family and society, and the work-family (WF) issues resulting from the women's managing of paid work when faced with family responsibilities.

3.1 Bangladesh: The Country of Study

Bangladesh is a developing country in South Asia with an area of 147,570 square kilometres. It shares its border with India on all sides except Myanmar on the southeast. The political history of Bangladesh includes an autonomous Nawabi regime during the 1700s followed by the colonial rule of Western European powers that ended with the British departing in 1947. Twenty-four years of Pakistani rule followed and after that the country finally achieved independence in 1971 (Islam 1997).

The population of Bangladesh is 142.3 million (Bangladesh Bureau of Statistics 2011). Bengali is the official language and 89.5% of the population are Muslim (CIA Factbook 2015). Only 34.3% of Bangladeshis live in urban areas with approximately 17 million living in the capital city Dhaka (CIA Factbook 2015).

3.1.1 The Economy

Bangladesh is a market-based economy with per capita income of USD 848 in 2012 (Bangladesh Bureau of Statistics 2013). The economy has had a steady growth rate of roughly 6% per annum since 1996 (Bangladesh Bureau of Statistics 2013; CIA Factbook 2015; Islam, Musa & Das 2012; USAID 2010). Its historically agrarian economy is gradually moving to one with a greater contribution from the service sector, as shown in Table 3.1.

Table 3.1: Trend of Sector Contribution to GDP (%)

Contributing Sectors	Year			
	2000*	2005*	2010*	2014**
Agriculture	25.03	22.27	20.16	15.10
Industry/Manufacturing	26.20	28.31	29.95	26.50
Service	48.77	49.42	49.90	58.30

*Source: Bangladesh Economic Review 2010, cited in Islam, Musa & Das (2012).

**Source: CIA Factbook 2015

In this regard, the contribution of ready-made garment (RMG) exports is particularly notable, generating 18% of the GDP in 2013 (CIA Factbook 2014). In addition, remittances from Bangladeshi nationals working overseas, mainly in the Middle East countries, is another major source of foreign exchange earnings contributing to almost USD14 billion per year, which constituted 8% of the country's GDP in 2014 (CIA Factbook 2015).

3.1.2 Education

Historically, there was a gender gap in Bangladesh in accessing education due to various economic and cultural factors, but during the past two decades concerted programmes from the Bangladesh government, various NGOs and international agencies like the World Bank (WB) and the Asian Development Bank (ADB), have resulted in improved education. The literacy survey report (Bangladesh Bureau of Statistics 2010a) documented an overall literacy rate of 57.53% (women 54.84%, men 60.15%).

Equal gender participation occurs in the primary and secondary levels of education, though not yet in college (girls comprise 45.48% of total enrolments) and university (girls 30.03% of total enrolments) education (Bangladesh Education Statistics 2013). The figures represent a vast improvement in Bangladeshi women's access to education (Bangladesh Education Statistics 2013; Hossain & Tisdell 2005).

3.1.3 Labour Force

In 2010, Bangladesh had a total labour force of 56.7 million, of whom 39.5 million were male and 17.2 million were female (Bangladesh Bureau of Statistics 2010). A large volume of the country's labour is involved in the agricultural sector (47.56%) followed by the service (35.35%) and industry sectors (17.52%) (Bangladesh Bureau of Statistics

2010). The proportion of workers in white-collar occupations amounted to about 33% of the labour force in 2009 (Bangladesh Bureau of Statistics 2009). A very high proportion of women working in Bangladesh work in the informal sector. In 2010 it was reported as being as high as 92.3% compared with 85.5% of men (Rahman and Islam 2013).

3.2 Bangladeshi Women’s Participation in Paid Employment

The labour force survey (LFS) data (Bangladesh Bureau of Statistics 2010) indicate that, although the country has almost an equal male-female ratio in its population, the same is not true regarding their participation in the labour market. The data showed that while 82.5% of working aged men was employed in 2010, the corresponding figure for women was just 36.0% (Bangladesh Bureau of Statistics 2011; ILO 2013). Therefore, as noted above, women’s participation rate remains significantly lower than that of men, resulting in a small percentage of female employees in both public and private sector (Ali 2010; Bangladesh Bank 2012; Chowdhury 2003; Rahman & Islam 2013).

A number of studies, however, refer to the recent increased participation of Bangladeshi women, particularly mothers, in paid labour since 1990 (Ali 2010; Anam 2008; Bangladesh Bureau of Statistics 2010; Hossain & Tisdell 2005; Jesmin & Seward 2011; Khan, Zubayer & Huda 2007; Rahman & Islam 2013). Table 3.2 shows a continuous rise in female participation in paid labour in contrast to men’s uneven trend during the last two decades (1990-2010).

Table 3.2: Labour Force Participation Rate by Gender (%) (15 years & above age)

Year	Female	Male	All
1990-1991	14.0	86.2	51.2
1995-1996	15.8	87.0	52.0
1999-2000	23.9	84.0	54.9
2002-2003	26.1	87.4	57.3
2006	29.2	86.8	58.5
2010	36.0	82.5	59.3

Source: Bangladesh Bureau of Statistics, Labour Force Survey (various years), cited in the ILO report on ‘Female Labour Participation in Bangladesh’ (Rahman & Islam 2013)

Literature has also documented the increasing participation on the part of younger women relative to that of their older sisters (Aston et al. 2007; Blunch & Das 2007;

Rahman & Islam 2013). Thus, Hossain and Tisdell (2005) referred to women's improving status in Bangladesh, at least in terms of their labour market participation.

Previous studies identified various push and pull factors for such increased participation of Bangladeshi women in paid work. Increased access to higher education and economic necessity are identified as two of the big push factors, while various government initiatives in promoting gender equality, economic growth, development of the RMG industry and microfinance schemes are added important factors encouraging women's paid employment.

Bangladeshi women's higher educational attainment is mentioned in a number of studies as a remarkable improvement, one important push factor for their increased participation in paid labour (Andaleeb 2010; Hossain & Tisdell 2005; ILO 2013; Khandker cited in Rahman & Islam 2013). In 1994, the government initiative of paying stipends for female students at secondary level resulted in a greater attendance of young women in high school (Lockheed 2008). Moreover, due to steep increasing living costs, especially in urban areas, economic necessity and satisfying family needs were identified as factors pushing married women into paid labour (Andaleeb 2010; ILO 2013).

In terms of pull factors, a quota system introduced by the state in 1972, requiring women employees to comprise at least 10% of total employment in public sector organisations, gradually increased their participation especially in the public sector (Jahan 2007; Yasmin 1998). The government also undertook a number of initiatives to improve the position of women. The Constitution (1972) formally bestowed equal rights to all citizens regardless of gender or religion, and reserved 45 seats for women in the parliament. Moreover, the country was one of the first developing countries to establish a fully-fledged 'ministry of women's affairs' in 1978 (Ali 2010; ILO 2013). Past research also recorded how the country underwent significant economic, social and political changes in mainstreaming gender issues after 1990 (ILO 2013; Jahan 2007). The government's initiation of the 'oppression of women and children (special enactment) act' in 1995; the ratification of the United Nations (UN) Convention on the 'elimination of all forms of discrimination against women (CEDAW)' in 2000; the 'national women development policy 2011' which updated the policies of 1997, 2004 and 2008; and 'the outline perspective plan of Bangladesh (2010-21)' aiming to improve women's development; all illustrate the government's greater attention and

advocacy for the position of women (Ali 2010; Andaleeb 2010; Andaleeb & Wolford 2004; Asian Development Bank 2010; Blunch & Das 2007; Fahmida 2011; Integrated Regional Information Networks 2009). Interestingly, the UN's Millennium Development Goal (MDG) report in 2014 recognises Bangladesh as a country where gender disparity 'favours' women.

Furthermore, economic growth in the country, in particular, the development of the export-oriented RMG industry and the microfinance scheme are repeatedly noted in the literature as raising Bangladeshi women's economic participation (Hossain & Tisdell 2005; Rahman & Islam 2013; Yasmin 1998). In the steadily growing economy, women's participation attained an overall 9.06% growth in various occupations in 2010 (Bangladesh Bureau of Statistics 2010). Among the categories, women's 36.83% rise in 'administrative and managerial' occupations is worth mentioning, though there was no decline in their participation in agriculture (Bangladesh Bureau of Statistics 2010; Rahman & Islam 2013).

Although expansion of the RMG industry resulted in the growth of women in paid work (Bridges, Lawson & Begum 2011), the ILO criticised this as too much dependency on one single industry, mentioning that no other industry in Bangladesh employed women in such significant numbers (Rahman & Islam 2013). More than 70% of the total 3.6 million workers in the RMG industry during 2009-2010 were women (ILO 2013). In addition, empowering women through self-employment, the microfinance lending institutions (projects lent to 35 million borrowers in 2012, of which over 90% were women) also employed women as 20% of their employees (Rahman & Islam 2013; Yasmin 1998). 60% of the more than 35,000 government and registered primary school teachers in Bangladesh are women, too (Integrated Regional Information Networks 2009).

In general, despite these positive developments, Bangladeshi women are still disadvantaged as gender differences are reflected and reproduced not only in social structures but also in the paid labour market (Alam & Faruqui 2008; Asian Development Bank 2010; Cain, Khanam & Nahar 1979; Jesmin & Seward 2011; Kibria 1995; Papanek 1985; Yasmin 1998; Zafarullah 2000). Some factors limiting women's economic opportunities in Bangladesh include discrimination in the labour market, limited access to market-relevant training, high illiteracy levels in general, social norms and environment and, particularly, heavy household work-burdens on women due to

deficiencies in basic services (Alam & Faruqui 2008; Asian Development Bank 2010; Khalily et al. 1999; Rahman & Islam 2013; Tabassum, Rahman & Jahan 2011; Yasmin 1998). Women's participation in the labour market often is found as not their own decision; rather, it is dictated or guided by the male family members, reflecting the patriarchal nature of Bangladeshi society (Kabeer cited in Rahman & Islam 2013). This socio-cultural impact on their participation and position in labour market will be further elaborated later.

In addition, the ILO (2013) pointed to the presence of occupational segregation by gender in workplaces in Bangladesh as being determined by employers' and employees' preferences and stereotypes, employees' skills, and the society's perception of men and women employees. For example, the ILO report indicates that women constitute only 14.7% of the total 'legislators, senior officials and managers' in the country during 2010, though this rate had increased from 0.19% in 2006.

3.2.1 Women's Under-Representation in Management

As already mentioned, women's participation in paid employment is relatively recent in the history of Bangladesh. When employed, most of them are found concentrated in unskilled and low-paid work in the industrial and service sectors; for instance, females constituted 70% of the labour force engaged in unskilled and low-paid jobs in RMG factories (Ali 2010; Bangladesh Bureau of Statistics 2010; Rahman & Islam 2013).

Women's concentration in administrative and managerial jobs is low; 5.1% in 1995 up to 8.5% in 2004 (Fahmida 2011; Wirth 2004; Zafarullah 2000). Research scholars showed that the situation did not change despite the 10% quota imposition by the government in public sector employment since 1972 (Andaleeb & Wolford 2004; Sultana & Karim 2005; Yasmin 1998). Although the Bangladesh Bureau of Statistics (2008) reported a resultant increase in women's employment, at least in the public sector, Chowdhury (2003) described how women in public sector jobs remained stuck in lower levels of management, having very little influence in decision-making processes. Therefore, even where some women are employed in higher-skilled, higher-paid jobs, they are still rarely positioned within senior levels of management in those jobs (Ali 2010; Andaleeb & Wolford 2004; ILO 2013; Sultana & Karim 2005).

Accordingly, there is little literature on women in management in Bangladesh. In the research that does exist, however, women's under-representation in management is highlighted. It also points to the discrimination against women in workplaces, with employers largely having a mind-set that females are not well-suited to some jobs, such as those related to negotiation or outdoor jobs (Alam & Faruqui 2008; Anam 2008). The status quo continues because of the patriarchal nature of organisational policies, the attitude of males, non-enforcement on part of the labour authorities and the non-compliance of employers with policies aimed at improving the position of women. These reasons have been well identified by researchers as responsible for discrimination in the workplaces in Bangladesh (Ali 2010; Chowdhury 2003; ILO 2013; Kamal 2004; Zaman 2007). Therefore, Andaleeb (2010) describes these women as 'unfortunate' because being educated, capable, and deserving of leadership positions, it remains unlikely that they will succeed in making it to the top of organisations.

3.3 Women's Position in Family and Society

In addition to the work conditions mentioned in the previous sub-section, the position of Bangladeshi women is shaped by their complex roles in various institutional domains such as family, religion, economy, the state, the law and culture (Amin cited in Islam 1997). Accordingly, this section details the prevailing patriarchy and religion and how these influence Bangladeshi women's position in family and society, and, consequently, in the labour market.

3.3.1 Patriarchal Society

As in many other South Asian countries, patriarchal norms are well documented in the literature as limiting Bangladeshi women's opportunities to pursue livelihoods outside the home (Ali 2010; Andaleeb 2010; Jesmin & Seward 2011; Rozario 2006; USAID 2010). Cain, Khanam and Nahar (1979) described this as the distribution of power and resources within Bangladeshi families such that men maintained power and control of resources and women, being powerless, were dependent on men. Similarly, other researchers (e.g., Dube 1997; Kibria 1995) pointed to the men's dominance, women's dependence and obedience to men, while each man's obligation is to support his wife and children. Patriarchy also requires women's life-long dependence on men; "first on her father, then on her husband, and then on her adult son" (Sultan & Bould 2004, p. 1332). A similar concept is that "she is neither allowed nor expected to be independent" (Yasmin 1998, p. 107). Therefore, by observing such coexistence of patriarchal norms

and conservative attitudes towards women's roles (Blunch & Das 2007; Rahman & Islam 2013), it is documented as a culture 'against' women (Papanek 1985).

Previous studies also have recorded the evidence and outcomes of such patriarchy prevailing in the country; for instance, not educating daughters and eventually not allowing their participation in the paid labour market (Sultan & Bould 2004). In addition to 'family patriarchs', Chen (cited in Chhachhi 1989) referred to 'village patriarchs' who were men from rich households controlling the paid labour opportunities for poor rural women.

Therefore, Bangladeshi women's increasing participation in paid work in spite of the very patriarchal society definitely points to a changing situation in the country. Their recent entrance in the paid labour market at a highly increased rate challenges many of these social norms, too. For instance, past research pointed to the transition of traditional Bangladeshi families to dual-earner families, the decline of extended family support along with the long practiced traditional gender role distinctions, as well as challenges to the traditional 'male breadwinner' model (Alam, Sattar & Chaudhury 2011; Beauregard, Ozbilgin & Bell 2009; Bridges, Lawson & Begum 2011; Jesmin & Seward 2011; Kabeer & Mahmud 2004; Rimi 2014).

Arguments, however, continue that not much change has happened as, in general, patriarchal attitudes in the family and the society still remain strong, particularly in the expectations regarding women's traditional roles (Alam, Sattar & Chaudhury 2011; Beauregard, Ozbilgin & Bell 2009; ILO 2013; Kabeer & Mahmud 2004; Rimi 2014). Marriage and having children are still viewed as life events that should happen to every Bangladeshi woman (Aston et al. 2007; Blunch & Das 2007; Chowdhury 2003; Papanek 1985; Yasmin 1998). Within families, the polarised gender roles result in women taking disproportionate family responsibilities, playing both the role of primary carer and homemaker in addition to their employment role, if any (Jesmin & Seward 2011; Rimi 2014).

The first ever 'time-use survey' in Bangladesh during 2012 identified the greater number of hours spent by women than men in the area of household and caring even after women's increased presence in the paid labour market (Bangladesh Bureau of Statistics 2013). An ILO survey (2013) reporting on women's lower work-family balance (WFB) showed an average Bangladeshi woman's contribution of 10.34 hours

per day in household work in contrast to a man's 2.26 hours. Moreover, viewing family as the most important part in their lives due to the patriarchal influence, many of these employed women stop working after having children; they find their employment leaves less time to spend with family, particularly with young children (Aston et al. 2007). The researchers also refer to women's preference for looking after their own children instead of using childcare centres.

Women often encounter limitations on their movement, too, especially at night-time, due to the lack of 'social security'; a term commonly used in literature to describe restrictions on women's independence in Bangladesh (Chowdhury 2003; Yasmin 1998), as well as in other neighbouring countries (Rehman & Roomi 2012). Violence against women, rape, trafficking to other countries and many traditional practices, restrict the free movement of women. Chowdhury (2003) recorded how women's parents, relatives, and even the women themselves constantly worried about their safety; social expectation is that women should return home before darkness whether their work has finished or not. The ILO report on female labour force participation in Bangladesh (Rahman & Islam 2013) also identified this overall insecurity, especially on the way to or from work, as adding to the negative forces affecting their employment. Panday (2004, p. 39) noted how "a (Bangladeshi) woman working even in the early hours of the night would require a male escort to return home" and that this puts her at a 'clear disadvantage' compared to men.

With women newly entering the contemporary paid labour market, their limited breadwinner role is also observed by family in comparison with that of men. For instance, in 2008 there were only 10% of households in Bangladesh headed by women breadwinners; the remaining 90% of households were headed by men (Bangladesh Bureau of Statistics 2008). Again, this points to the women's 'secondary earner' status as the breadwinner while confirming the newness of their paid employment (Rahman & Islam 2013). Thus, previous research has viewed the changes in Bangladeshi society as 'very slow' and rather 'glacial' (Adams & Trost cited in Jesmin & Seward 2011; Bridges, Lawson & Begum 2011; Panday 2004; Shehabuddin 2007).

3.3.2 Impact of Religion

In Bangladeshi society, patriarchy is often supported by religious beliefs to keep some women staying at home rather than pursuing education and careers (Aston et al. 2007;

Banu 1992; Chowdhury 2003; Kamal 2004). Although the Holy Qur'an made a clear pronouncement in favour of man and woman having similar rights over each other and as equal before God, their roles and work are different with men being the providers (The Holy Quran Chapter 2: Verse 228; Dube 1997). There have been, however, multiple interpretations of the meaning of Qur'anic verses.

Additionally, custom plays a greater role than the Holy Quran in shaping what women can do (Kamal 2004). An example of this is the system of 'purdah' within Islam. For some, this means that as long as they dress appropriately, women can go outside of the home to perform necessary activities like purchasing groceries, doing business, or even participating in war; there are multiple references of similar situations during the times of Prophet Mohammad (pbuh) when many Muslim women performed such activities after wearing 'purdah'. Others, however, argue that, 'purdah' means that women should stay at home (Bates et al. 2004; Chhachhi 1989; Shehabuddin 2007). In such a situation, 'purdah' is then used to bar many women from education and employment in the name of religion. The authors referred to other such misuse of religious rules to discriminate against women, such as when they are induced to marry at an early age, or become victims of violence either within the family by the husband and in-laws or from other members of society outside the home (Bates et al. 2004; Chhachhi 1989; Shehabuddin 2007).

Much past research focussed on less educated, poor and/or rural Bangladeshi women who are more affected by such religious edicts than their urban-dweller sisters (Kibria 1995). The presence of Islam as the religion of the majority in Bangladesh, however, has not prevented the number of women in the job market from increasing (Hoque & Akhter 1987; Wright 2000). The current study is concentrated on the group of urban women who are highly educated and, being employed in managerial ranks in banks, are identified as more privileged than their less educated rural sisters (Kibria 1995).

From a different perspective, Weedon (cited in Feldman 2001) is critical of those who point to the role of patriarchy or Islamic backwardness as limiting women's participation in the paid labour market as a 'partial' and 'politically limited' analysis. Moreover, Feldman (2001) refers to the on-going negotiation on the meanings of public-private boundaries and the role of gender. In addition to the influence of Islam, there is a significant Hindu-Buddhist influence overlaid by the more recent influence of European values, Western ideologies and modern work practices on top of the

traditional values prevailing in the country (Bernal 1994). This is because, for centuries, the country was ruled by alien rulers who always tried to impose their culture and thoughts on local people (Islam 1997). Therefore, although a Muslim-majority country, Islam should not be assumed to be the only social, political and cultural framework through which people live in Bangladesh (White 2010).

Moreover, the religious beliefs are not experienced and interpreted by local people in uniform ways (Dube 1997; Kibria 1995); again, the interpretation of ‘purdah’ may be such an example. Although as a religious and cultural institution and also a pervasive social phenomenon, ‘purdah’ is often observed as curtailing woman’s mobility by influencing the nature and extent of her participation in other social spheres, the manner and intensity of the practice of ‘purdah’ vary in Bangladesh across communities, classes, regions, culture and time (Islam 1997) Some interpretations are liberal, placing the responsibility for its enforcement on the individual concerned; i.e., the woman.

As a result, for many employed women in the country, ‘purdah’ is not observed as seclusion or veiling in a literal sense, as many women do not wear the head-scarf to cover their hair (Newby et al. 1998; Wright 2000). For instance millions of poor women employed in garment factories observe the traditional ‘purdah’ rules finding no contradiction in identifying themselves as Muslims (Hussain 2010). Many women in Bangladesh are also participating in public affairs (Newby et al. 1998; Wright 2000); since 1991 Bangladesh has been headed by female Prime Ministers. Therefore, in spite of having a Muslim majority, religion in Bangladesh is more characterised by ‘tolerance and adaptability’ (Hoque & Akhter 1987).

3.4 Work-Family Issues of Bangladeshi Women in Paid Employment

The WF concept, being relatively new in Bangladesh, is identified as a significant problem for married employed women (Alam, Sattar & Chaudhury 2011). Therefore, after looking at the employment status of Bangladeshi women in the earlier sections, this section focusses on initiatives taken by the state and employers to accommodate such employment through supporting women in combining their paid work with family responsibilities.

3.4.1 Work-Family Support Initiatives by the State

In Bangladesh, the WF concept is newly generated as a result of the recent increased participation of women in paid labour. Given the newness, only a few initiatives by the

state are noted in the literature; paid maternity leave for the female employees being the most prominent relevant legislation (Anam 2008). The Bangladesh government, however, has set the challenge to ‘achieve full and productive employment and decent work for all, including women and young people’ as one of its Millennium Development Goals (MDG 1.B). The announcement of a ‘gender-responsive budget’ in 2006 that proposed to increase the number of childcare centres to support working mothers is another indication of the government’s recognition of the growth of WF issues. Nevertheless, the country has not yet ratified the ILO’s ‘workers with family responsibilities convention 1981’ (No. 156) and its corresponding ‘recommendation’ (No. 165) (ILO 2013).

In considering the legal framework for WF support in Bangladesh, it is necessary to look at the Constitution of Bangladesh (1972) and the Bangladesh Labour Act 2006 (BLA). In the Constitution, women’s rights are protected under the broad and universal principles of equality (Chowdhury 2003). In addition, the Bangladesh Labour Act 2006 (BLA) contains provisions on maximum hours of work, maternity leave and childcare.

The BLA sets a maximum of eight hours a day and 48 hours a week as normal hours of work (Chapter IX, Section 100-102), which is higher than the ILO’s recommendation of a 40-hour standard working week (ILO 2013). Bangladesh has not yet ratified the ILO’s ‘hours of work (commerce and offices) convention 1930’ (No. 30). The ILO (2013) reported that the average working hours in a week of about half the employees in Bangladesh exceeds the legal limit and that the trend is increasing; the percentage of employees working for more than 48 hours per week increased from 48.1% in 2006 to 51.5% in 2010. This matches with the practice of long working hours in most other Asian countries (Chandra 2012; Hassan, Dollard & Winefield 2010). As per the IO report (2013), the trend of long hours in Bangladesh is more prominent among male employees (65.2% in 2010) than for women (19.3%).

The ILO (2013) also reported the impact of urban sprawl and high commuting time that definitely compounded employees’ WF issues. Therefore, it recommended the development of ‘information and communication technology’ (ICT) in offering flexibility in work so that people may work without the limitation of time or space, thereby, to some extent, reducing the issue.

In addition, the BLA stipulates sixteen weeks' maternity leave for women employees (Chapter IV, Section 46). The Bangladesh government, however, announced a regulation to extend the duration of the leave to six months for public sector employees from 2011 (Arzu 2011) and recommended the extension for other organisations, too. Although Bangladesh has not yet ratified the various ILO conventions related to maternity protection, the extended duration of maternity leave to six months exceeds the ILO standard of 14 weeks (ILO 2014).

Although ILO (2014) documented 'ten paid days a year of casual leave' as an example of leave provisions in national legislation in Bangladesh that can be used by fathers at the time of childbirth, Jesmin & Seward (2011) reported no provision for paternity leave in Bangladesh, that, they recorded in common with many other Asian countries. The authors also pointed to the patriarchal views of the society that do not encourage the development of paternity leave.

Interestingly, regarding childcare support, the BLA sets requirements for workplaces employing forty or more workers:

In every establishment, wherein forty or more workers are ordinarily employed, there shall be provided and maintained a suitable room or rooms for the use of children under the age of six years of such women (Chapter VIII, Section 94).

Caution needs to be taken, however, to understand such a requirement for a 'room' in the workplace as comparable to 'childcare centre' would not be accurate, as the required room need not have any supervision for the children. Also, it is not clear whether or not the BLA refers to forty or more 'women workers' or 'workers' in general.

3.4.2 Work-Family Support Initiatives and Practices by Organisations

Given that the increased participation of women in the paid labour market is very recent and that state regulation of WF support is quite limited, it is not surprising to find that the existing research suggests very limited WF initiatives by organisations (Anam 2008; Newaz & Zaman 2012).

The most common WF option in organisations is the legislated paid maternity leave provision, though the provision is often violated by some organisations in terms of duration or in determining eligibility of the women (Ali 2010; Jahan 2007; Kamal 2004). Moreover, Kamal (2004) found that some employers are inclined not to employ women to avoid that extra cost. No record of provisions on paternity leave is found in

the organisations (Jesmin & Seward 2011). In addition, the non-compliance of many Bangladeshi organisations with the BLA (Chapter VIII, Section 94) with regard to offering childcare supports is observed in the literature (Kamal 2004). Some RMG factories, however, have established childcare centres in their factories on demand from their international buyers; though reliable numbers are not available.

Thus, Anam (2008) concluded that Bangladeshi women who decided to engage in paid work get virtually no help from their organisations to balance their work and family responsibilities. Except for paid maternity leave other facilities like flexibility in the workplace, as found available in many organisations elsewhere, are recorded as unheard of in organisations in Bangladesh. This remained true even though the ILO (2013) stresses the importance of flexible working arrangements, particularly for the women with family responsibilities. Due to the lack of such WF options, Bangladeshi women are often found opting for work in national, multinational and educational institutions (Alam, Sattar & Chaudhury 2011). On top of that, excessive work pressure and long working hours are reported as adding to women's WF issues (Alam, Sattar & Chaudhury 2011; Tabassum, Jaim & Rahman 2011).

3.5 The Banking Industry in Bangladesh

As the current study is based in the banking industry of Bangladesh, this section includes a brief history of the development and present status of the industry. Prior to the formation of the country in 1971, the banking system was urban-based, profit-oriented and privately owned by West Pakistani entrepreneurs who abandoned the banks while leaving the country during the war (Fatima 2011; Jahangir 2003). Subsequently, the government of the newly formed Bangladesh adopted a socialist model for the nation's economic development and management, and nationalised all banks under 'Bangladesh Banks (Nationalisation) Order 1972' except branches of foreign banks (Jahangir 2003; Sobhan & Ahmed cited in Fatima 2011).

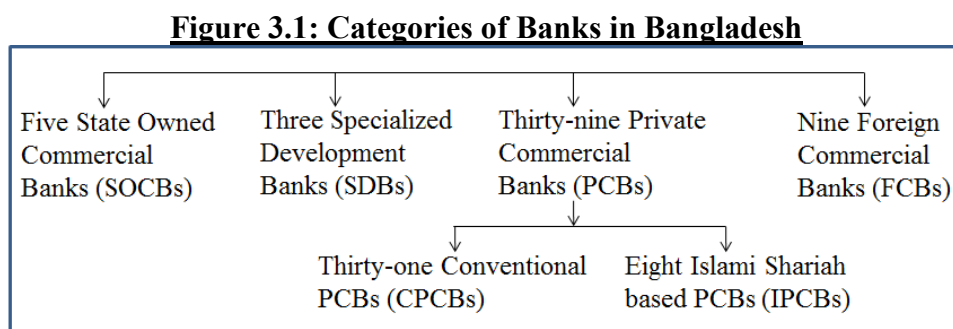
In the process of financial sector reform in 1976, these banks were de-nationalised, i.e., turning back those banks into private ownership, along with allowing the entrance of a number of private commercial banks in the country from the 1980s (Jahangir 2003; Rahman, Gurung & Saha 2006; Sultana, Abdullah & Tabassum 2013). The process of entrance is still continuing as nine more new commercial banks were approved in 2012

to operate in the industry (Bangladesh Business News 2012); only five of those had commenced by May 2013 though (Bdnews 2013).

Past research has identified the banking industry as one of the major sources of employment for educated people in Bangladesh (Khalily & Rahman 1994; Yasmin 1998). Currently, the country has fifty-six banks operating under the control and supervision of the Central Bank of the country, Bangladesh Bank (BB). Ahmad and Khanal (cited in Tabassum, Rahman & Jahan 2011) recorded the number of employees working in this industry as about 110,000 in 2004. The banks are broadly categorised into four distinct groups with regard to their ownership and/or nature of operation:

- a. *State Owned Commercial Banks (SOCBs)*: These five SOCBs are either fully or majority owned by the Government of Bangladesh (GoB).
- b. *Specialised Development Banks (SDBs)*: Three SDBs are established for particular objectives, two for agricultural and the other for industrial development of the country; either fully or majority owned by the GoB.
- c. *Private Commercial Banks (PCBs)*: The group constitutes the largest component of the industry containing thirty-nine banks, majority of which are under private ownership. These banks are categorised into two broad groups of banks on the basis of the nature of their operation:
 - i. *Conventional PCBs*: Thirty-one banks of such kind perform banking functions in conventional fashion, which is also called ‘interest based’ banking operations.
 - ii. *Islami Shariah based PCBs (IPCBs)*: Eight Islami Shariah based PCBs execute banking activities according to Islami Shariah based principles, that is also called as ‘profit-loss sharing (PLS)’ or ‘interest free’ mode in contrast to the conventional ‘interest-based’ mode of banking operations.
- d. *Foreign Commercial Banks (FCBs)*: Finally, there are nine FCBs operating in Bangladesh as the branches of their parent banks that are incorporated in a foreign country.

Figure 3.1 shows the various categories of banks in Bangladesh.



Source: Bangladesh Bank, February 2015

With the country's large Muslim population, Islamic banking has become more widespread since the initiation of a fully-fledged Islamic bank in 1983 being the pioneer in South and South-East Asia (Mamun 2011; USAID 2010). Recognising the high demand for interest-free banking services from a large segment of people in Bangladesh, currently many conventional banks are also offering Islamic banking as a parallel service to their conventional banking operations (Mamun 2011).

It should be noted that the BB appointed one female Deputy Governor (DG), a member of the Governor's senior management team in the bank, for the first time in the Central Bank's history in 2012 (The Financial Express 2012). Earlier in 2006, the BB established the first on-site childcare centre in its head office and expanded the same in 2013 to support its employees with family responsibilities (The Independent 2013).

3.5.1 Employment of Women in the Banking Industry

With the increased number of banks in the industry and Bangladeshi women's general increasing trend in paid work, women are reported increasingly employed in banks side by side with men (Khalily & Rahman 1994; Rahman, Gupta & Moududul-huq 2012; Rahman & Islam 2013; Tabassum, Rahman & Jahan 2011; Yasmin 1998). The trend is higher among the younger generation as the Central Bank showed that there is a larger share of women employees in the below-30 years' age group relative to older age groups (Bangladesh Bank 2014). Worthy to mention is that in Bangladesh, banking jobs are viewed as prestigious, decent and, thus, preferable jobs for women with an assumption of less requirement for outdoor work (Khalily et al. 1999; Yasmin 1998).

The percentage of employees in the banks who are women grew from 4.74% in 1983 to 6.23% in 1993 (Choudhury, Saha & Moral 1995a). Surprisingly, no overall employment figures in the industry are available post-1993. Table 3.3 shows the current status of women at various levels in the different banks in Bangladesh during 2011-2013 which provides a good indication of the level of female employment:

Table 3.3: Women's Employment in the Banking Industry in Bangladesh (%)

Banks	Board Members			Junior Management			Middle Management			Senior Management		
	2011	2012	2013	2011	2012	2013	2011	2012	2013	2011	2012	2013
SOCBs	9.09	10.00	9.76	9.28	9.29	9.18	10.24	13.07	12.70	7.63	8.02	9.85
SDBs	7.14	5.56	5.56	8.55	11.16	10.76	7.32	10.03	12.58	5.27	6.12	12.44
PCBs	10.54	11.59	12.31	18.98	21.72	18.88	8.33	13.48	17.95	3.41	5.48	25.21
FCBs	6.12	29.55	27.27	20.01	29.02	28.71	13.82	23.83	23.42	6.19	25.00	28.30

Source: CSR Reports from Bangladesh Bank in 2014 and 2013, disclosing gender information in the industry

The Central Bank's most recent report (Bangladesh Bank 2014) recorded around 16.88% female employment at entry level and another 16.66% at the middle-management level of the industry during 2013. It also identified the even lower representation of women at senior-management level, as well as on the boards of banks; 10.91% and 13.73% respectively in 2013. These rates, however, recorded much improvement compared with the 2011 figures of 13.08% at entry level, 8.58% at middle-management level and 4.44% in senior-management level (Bangladesh Bank 2012). Therefore, women's employment in the banking industry of Bangladesh, though still quite low, is increasing with time.

Women's low level of employment in banks in Bangladesh has been attributed largely to the discriminatory attitudes of senior management, supervisors and colleagues. Choudhury, Saha & Moral (1995a), being one of the two in-depth studies on women in banking in Bangladesh (the other being Khalily & Rahman 1994), documented how senior management in banks explained the low participation of women by pointing to the absence of any female employees in banks until after the formation of Bangladesh in 1971, whereas female employees, rather, referred to managements' unfavourable attitude towards them. Women are also perceived by senior managers as less suitable for senior positions, where males are preferred to females at times of promotion or critical assignments, even where both are equally qualified (Khalily et al. 1999; Khalily & Rahman 1994). Similarly, male colleagues remain less convinced about the women's capacity to be managers and, therefore, are unwilling to work under the supervision of women (Choudhury, Saha & Moral 1995a&b). Various other examples of discrimination in the areas of recruitment and compensation are also documented in the literature (Khalily & Rahman 1994; Tabassum, Jaim & Rahman 2011).

As a result, in the total employment of many banks, female participation has failed to reach the government regulation of maintaining a minimum 10% female quota (Ali 2010; Jahan 2007; Khalily & Rahman 1994). Khalily & Rahman (1994) identified women as under-represented in the senior level of management, too; only 1.41% of decision makers in their sample banks. Thus, some researchers (e.g., Mahmud & Idrish 2011; Tabassum, Rahman & Jahan 2011) have defined the industry as a male-dominated, competitive and complex environment where women are increasingly emerging each year taking on the challenge to work. From a different point of view, some previous researchers observe that some women are less interested to join and work

in the banks while others, who are working in the industry, are keen to resign due to discrimination despite possessing equal qualifications to those of men (Khalily & Rahman 1994; Tabassum, Jaim & Rahman 2011).

In addition, women's identification as employees with family responsibilities reportedly impacts negatively on their participation and, consequently, their career progression in banks in Bangladesh (Alam, Sattar & Chaudhury 2011; Khalily & Rahman 1994; Yasmin 1998). The literature has identified banking as an industry where working long hours is considered a norm; though none of the studies defines the length of such working hours (Alam, Sattar & Chaudhury 2011; Tabassum, Jaim & Rahman 2011). The idea of long hours working, however, separates women as employees with family responsibilities on the assumption that they are not able to stay that long in the workplace (Alam, Sattar & Chaudhury 2011; Khalily & Rahman 1994; Tabassum, Jaim & Rahman 2011). In addition, the absence of many family friendly policies and provisions, like working hours' flexibility in workplaces or other facilities like childcare centres, bar their advancement in the industry (Khalily & Rahman 1994; Mahmud & Idrish 2011; Newaz & Zaman 2012; Tabassum, Rahman & Jahan 2011; Yasmin 1998). By contrast, it is reported that informal support from supervisors and colleagues is available in the banks to help women employees continue their employment in the situation described (Tabassum, Jaim & Rahman 2011).

The literature also documented the role of the Central Bank of Bangladesh, Bangladesh Bank (BB), in promoting female employment in the industry. In 2011, for the very first time, the BB advised the commercial banks of the country to record gender information in their half-yearly report to the Central Bank. Required information included gender diversity among board members and employees in three levels of management; gender breakdown for employees by age; bank's maternity leave policy; provision of any childcare centre in head office/branch; transportation facilities for female employees working beyond usual office hours; the provision of separate toilets for female employees in head office/branch; employee turnover by gender; training on gender equality/awareness programs; sexual harassment prevention/awareness policy and any complaint on such issues and action/s taken (Bangladesh Bank 2012). On the basis of such reported gender information, the BB regularly publishes reports on the banks' current status of compliance or otherwise on the aforementioned issues, leaving the scope for improvements. Interestingly, the BB publishes the gender information in the

report titled as ‘CSR activities’ of the commercial banks, suggesting again the newness of the gender and WF concern in Bangladesh.

3.5.2 Work-Family Issues of Women in the Banking Industry

While reviewing recently emerging research on the WF issues of women employed in the banking industry of Bangladesh, many of the themes are identified in common with the findings of previous WF research in other parts of the world. Of course, there are a few findings specific to the current context, too. For instance the concept of WF is found to be new; employees may be unfamiliar with the concept and there are limited WF policies available in only a few organisations (Newaz & Zaman 2012). As in the literature, WF is seen also as a problem for married female managers in pursuing their careers in banks (Alam, Sattar & Chaudhury 2011; Khalily & Rahman 1994; Yasmin 1998).

Women’s primary responsibility in the family, as well-documented in WF literature, has been recorded similarly by researchers studying women in banks in Bangladesh (Alam, Sattar & Chaudhury 2011; Khalily & Rahman 1994; Tabassum, Jaim & Rahman 2011). Recognising the centrality of family in Bangladeshi women’s lives, researchers have referred to the women’s ‘dilemma’ resulting from two opposite types of social pressure; to participate in paid work due to economic necessity *and* to take care of the family (Rimi 2014). Another contextual finding is the traditional attitude whereby husbands do not share a large number of the household responsibilities and only occasionally support children’s education such as taking them to school; “they (women) are the last person who have to do everything (by) themselves” (Yasmin 1998 p. 422).

With regard to employment, as in WF literature, women’s family responsibility again results in many of them being perceived as ‘unsuitable’ in some banking jobs by senior management and male colleagues on the presumption of the associated high responsibility and risk (Choudhury, Saha & Moral 1995b; Khalily & Rahman 1994). Scholars also have found that women are perceived as not suitable for decision-making roles and/or in roles requiring supervision of male employees; thus, they are not preferred for promotion, on the ground of their ‘higher responsibility and involvement’ in the family.

In addition, the long working hours that are the norm in the industry impact negatively on women’s WF issues as reported in the WF literature (Alam, Sattar & Chaudhury

2011; Khalily & Rahman 1994; Tabassum, Jaim & Rahman 2011). This is identified as the number one problem in Khalily and Rahman's survey (1994) of 'women in banking' as that reduces their time left for the family. Other research (e.g., Alam, Sattar & Chaudhury 2011; Tabassum, Jaim & Rahman 2011) shows a negative relationship between long working hours and WFB.

In the banking industry in Bangladesh, as in many other countries, the very limited availability of WF policies is documented in recent literature as compounding women's WF issues. One malpractice regarding paid maternity leave is specifically mentioned in this context; that the private banks assume the extension of duration of the leave to six months is largely applicable in public banks only (Kamal 2004). For instance, in 2013, only 34 banks out of 56 complied with the six-month duration for paid maternity leave, though the number increased from 20 banks in 2011 and 29 in 2012 on the BB's stressing the need for compliance with the regulation of six months paid maternity leave (Bangladesh Bank 2014; 2012; 2010). Earlier, when the government had extended the leave from three months to four months, there was a similar reaction from some private banks (Ali 2010; Jahan 2007).

For female employees with children, the inadequacy of on-site childcare centres is considered an unfavourable working environment in banks (Khalily & Rahman 1994; Yasmin 1998). The BB itself established an on-site childcare centre in its head office in 2006 to set an example for the other commercial banks; however, only one private commercial bank followed the example (Bangladesh Bank 2014). Very recently, in September 2014, the largest foreign bank in the country has taken the initiative to open a second childcare centre (The Financial Express 2014). In addition to being a centre to support the employees of that specific bank, the centre has been developed as a common childcare centre to support all the employees working in various banks in that geographical area.

Moreover, the researchers report on the unavailability of flexible working-hours arrangements in banking jobs (Mahmud & Idrish 2011, Tabassum, Rahman & Jahan 2011) indicating the full-time nature of all managerial jobs in the industry. In the absence of formal flexibility options, the informal support of supervisor and colleagues is identified as an important factor contributing to women's WF management in the industry (Choudhury, Saha & Moral 1995b; Tabassum, Jaim & Rahman 2011). Additionally, 22 banks were found offering transport facilities for their female

employees in 2013 (Bangladesh Bank 2014). Studying the WF issues in private commercial banks of Bangladesh, Newaz & Zaman (2012) concluded that, apart from the multinational banks, most other banks hardly have any WF policies.

3.6 Conclusion

In this chapter describes firstly the context of Bangladesh as the country of the study. It was seen that there has been a very recent increase in women's participation in paid work but that their rate of labour force participation is still far lower than that of men. Also, where they are employed, they are concentrated in the lower levels of organisations. The WF concept has been identified as a significant problem for mothers in the paid workforce with there being very limited WF initiatives from the state or employers beyond legislated paid maternity leave. It can be seen that patriarchy and religion are shaping women's activities and at times placing serious barriers to their participation in paid work. There has, however, been a growing focus on the position of women in Bangladesh which makes this study timely.

Chapter Four

RESEARCH METHODS

4.0 Introduction

The purpose of this chapter is to introduce the research design used in the thesis to study the work-family (WF) issues of women bank managers in Bangladesh. Many previous researchers have suggested applying qualitative methods in studying human lived experiences (Brinkmann & Kvale 2015; Creswell 2014; Polkinghorne 2005; Yin 2014). Accordingly, the current research is a qualitatively driven study that utilises a mixed methods approach. Specifically, the research is conducted in three phases in which a sequence of QUAL-QUAN-QUAL (i.e., interview-survey-interview) is used.

The mixing of methods enabled the gathering of data in breadth and depth (Bryman 2006; Creswell 2014; Denzin & Lincoln 2013; Mason 2006; O’Cathain, Murphy & Nicholl 2007; Onwuegbuzie & Johnson; Patton 2002; Tashakkori & Teddlie 2010; Yin 2014). The semi-structured strategic interviews in Phase 1 provided detailed background information on the industry, banks, employers and employees, as well as trends within the industry. The findings from Phase 1 shaped the requirement to determine ‘what’ were the general WF experiences of a large number of managerial-level employees in terms of WF policies (if any) in the banks. Accordingly, the data were collected through a structured questionnaire survey in Phase 2 (Creswell 2014). Afterwards, the analysis of survey data shaped the need to explain the ‘why’ factors in the voices of participants on their experiences and the meanings of their experiences regarding their lived lives. Therefore, the semi structured in-depth interviews were conducted in Phase 3, the third and final stage (Creswell 2014).

After outlining the research design, the details are provided in the chapter for each of the three phases of the research process; expert interviews, survey and employee interviews. The purpose, approach, sample, data collection and data analysis procedures are explained for each phase. The chapter is then concluded with a comment on ethical considerations relevant to the study.

4.1 The Focus of the Research

Being based in the banking industry of Bangladesh, the research focusses on the WF outcomes of women positioned in managerial ranks in various banks. The industry is a major employer of educated people in the country while particularly encouraging more female participation in recent days (Bangladesh Bank 2014; Khalily et al. 1999; Rahman, Gupta & Moududul-huq 2012; Rahman & Islam 2013; Sultana, Abdullah &

Tabassum 2013; Tabassum, Rahman & Jahan 2011; Yasmin 1998). The resultant growth in women’s employment in the industry, thus, led to the selection of the banking industry in Bangladesh as the context for the research. The identification of banking as a high workload industry with extended work hours adding to women’s WF issues in Bangladesh (Alam, Sattar & Chaudhury 2011; ILO 2013; Tabassum, Jaim & Rahman 2011), as well as in many other countries (Acker 1994; Crompton 2001; Granleese 2004; Liff & Ward 2001; Wilson 2014), justified the context of the research, too. General data regarding the managerial male employees was also included in the research to develop a point of comparison.

In line with most other qualitative studies, the research accumulated four particular areas of information regarding Bangladeshi women bank managers’ WF issues; theoretical, contextual, demographic, and perceptual information (Bloomberg & Volpe 2012). The following Table 4.1 outlines how the particular type of information was defined and the sources used to gather that information in the research, as well as at what particular phase the information was collected:

Table 4.1: Overview of Information Sought in the Research

Type of Information	What the Researcher Required to Know	Source of Information	Phase of Collection
Theoretical	What is already known regarding WF management	Literature review	Throughout the research
Contextual	Organisational background, history, structure, values, policy and practices on WF outcomes in banks in Bangladesh	Strategic interviews, Documents	First phase
Demographic	Descriptive information about the participants’ work life such as position in management, work hours, as well as family life such as family structure, children if any etc.	Survey	Second phase
Perceptual	Participants’ description and explanation of their lived experiences in work life and family life.	Survey, In-depth interviews	Second and Third phase

While targeting Bangladeshi women bank managers, the population covered banks operating in Bangladesh under all forms of ownership. Specifically, it included banks in the industry categorised under four broad classes; state-owned commercial banks (SOCBs), specialised development banks (SDBs), private commercial banks (PCBs) and foreign commercial banks (FCBs). Chapter Three included further detail on the banking industry.

The sample of the participants in the research remained limited to bank offices located in Dhaka, the capital city of the country. This assisted in collecting data from all of the selected banks from a single city, as well as reaching the HR managers and industry experts who were available only in the capital city.

4.2 Research Design

Previous researchers defined research design as the researcher's 'plan of action' providing specific direction for research procedures in a logical sequence to fulfil its objectives (Creswell 2014; Silverman 2013; Yin 2014); Denzin and Lincoln (2013) called it 'strategies of inquiry'. The choice of a research design might be based on many factors including the purpose of data collection, type of participants, socio-economic attributes of the participants, available time and financial resources for undertaking the research (Neuman 2006). Given the type of information being sought in the current study, a mixed methods design was employed by combining both qualitative and quantitative techniques (Bryman 2006; Creswell & Garrett 2008). Specifically, the research utilised a 'sequential mixed design' (Teddlie & Tashakkori cited in Tashakkori & Teddlie 2013), conducted in three phases, in the sequence of QUAL-QUAN-QUAL. Being largely a 'qualitatively driven' research project (Mason 2006), the design allowed for the dominance of the qualitative techniques.

The strategy of mixing methods had its history as early as in the late 1950s with Campbell and Fiske (Creswell 2014). Tashakkori and Teddlie (2010) recognised it as the 'third methodological movement' evolving from the way of using the strengths of both quantitative and qualitative approaches. Also, it was termed multiple methods, multi-methods, multi-strategy, mixed methods, or mixed methodology research (Bryman 2006). Although Neal, Hammer and Morgan (2006) defined it simply as 'combining' qualitative and quantitative data, Johnson, Onwuegbuzie and Turner (2007, p. 129) gave an overall definition stating "mixed methods research is an intellectual and practical synthesis based on qualitative and quantitative research".

A growing tendency for using mixed methods by researchers has been recorded in extant literature (Bryman 2006; Johnson, Onwuegbuzie & Turner 2007; Tashakkori & Teddlie 2010), particularly in the WF arena (Neal, Hammer & Morgan 2006). The rationale for mixing methods in the research was broadly for their scope for triangulation; i.e., to gain a broader understanding of the research issues from different

methodological angles (Creswell 2014; Denzin & Lincoln 2013; Yin 2014). Also, the mixing of methods in the research was aimed to test for consistency rather than to achieve the same result using different data sources (Patton 2002). For instance, while interviews in the first phase revealed the employers’ opinions on the availability of any WF policy in the banks, the second phase surveyed the views of a large number of managerial-level employees on the usefulness of those policies, if any. Therefore, the mixing of methods was undertaken in the research to get the benefit of an ‘inherent good’ in mixing (Mason 2006), as well as to overcome the disadvantages of using a single method (Bryman 2006; Creswell & Plano Clark 2007; Denzin & Lincoln 2013; O’Cathain, Murphy & Nicholl 2007; Tashakkori & Teddlie 2010); a mixing that Onwuegbuzie and Johnson (2006) viewed as promoting ‘complementary strengths’.

4.3 Phases of the Research

As already mentioned, the design in the research involved sequential mixed methods in three phases. In Bangladesh, most of the previous research in the WF arena were either survey based (e.g., Alam, Sattar & Chaudhury 2011; Jesmin & Seward 2011; Newaz & Zaman 2012; Tabassum, Jaim & Rahman 2011) or on the basis of selected interviews (Khalily & Rahman 1994). There was only one study (i.e., Choudhury, Saha & Moral 1995) that used a mixed method i.e., combining survey and interviews. Therefore, the extensive and integrated sequential research method as followed in the current research made it more comprehensive than the others. A summary of each phase, in terms of the timing, focus, methods and the approaches used, is provided in Table 4.2 and described in detail subsequently.

Table 4.2: Summary of the Three Phases of the Research

Research Phases	Data Collection Period	Focus of Study	Research Method	Approaches Used
First	March-April, 2012	Employers’ & Experts’ views	Qualitative	Strategic Interviews with HR Managers and Industry Experts
Second	March-April, 2013	Employees’ views, general	Quantitative	Questionnaire distributed among large group of male & female managerial employees
Third	April-May, 2014	Employees’ views, detail	Qualitative	In-depth interviews with selected women managers with children

4.3.1 First Phase of the Research

Multiple banks were studied in Phase 1 using ‘strategic interviews’. Ten HR managers and six industry experts were interviewed about the WF policies of the banks, the employers’ views regarding their employees’ WF issues, as well as WF options (if any) in those banks, in addition to the general understanding of women’s employment trends in the industry and their career advancements. This provided important contextual information and, thereby, guided in the selection of sample banks for the next phase, as well as in the development of probable questions for the questionnaire to survey the managerial-level employees in the banks. No collective voice for women, however, was included.

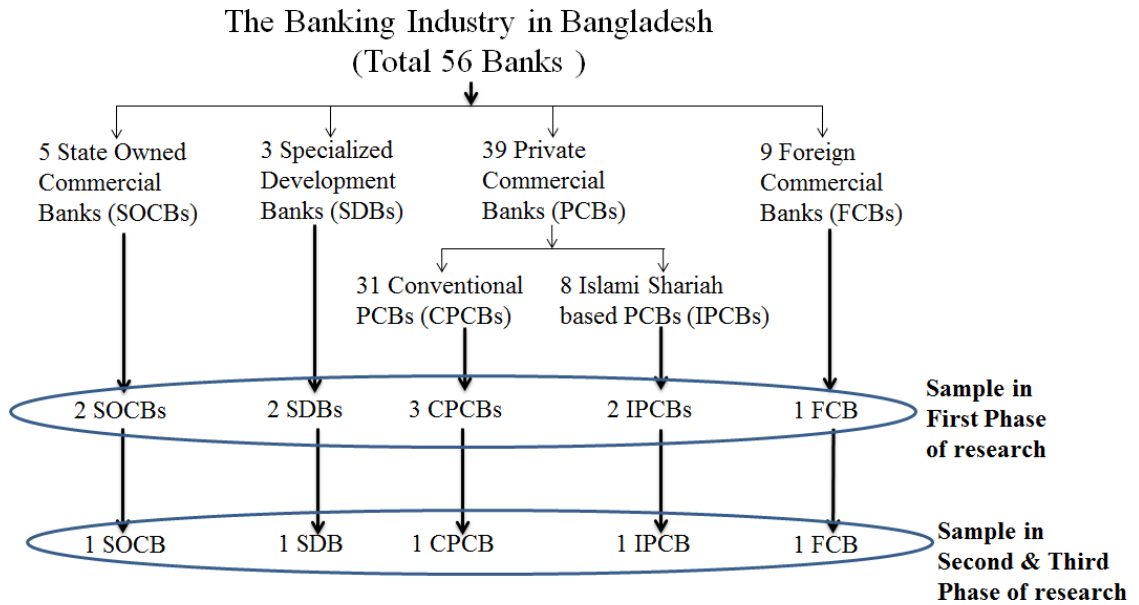
Many scholars have acknowledged the advantages of the interview technique for providing specific and detailed information on a particular topic (Brinkmann & Kvale 2015; Creswell 2014; Turner III 2010; Yin 2014). Accordingly, interviewing was found insightful in this phase of the research as it provided explanations, personal perceptions, attitudes and interpretations from interviewees who were employers and industry experts (Yin 2014).

4.3.1.1 The Sample

O’Leary (2014, p. 183) defined sampling as a strategic process of gathering a sample that is broad enough to speak about the population, large enough to conduct the desired analysis yet small enough to be manageable. Therefore, a sample of ten banks was selected from the population of the banking industry in Bangladesh containing fifty-six banks, which was large enough to enable inclusion of all types of banks but not so large as to be unmanageable.

Both quota and purposive sampling were used to determine a representative sample size in the first phase of the research (Creswell 2014; Kumar 2005; Patton 1990; Pope & Mays 2000; Yin 2014). The following Figure 4.1 shows the selection of the sample from the industry.

Figure 4.1: Samples of Banks in the Research



Source: Bangladesh Bank, February 2015

As the figure shows, the sample covered all four broad types of banks operating in the industry as categorised on the basis of their ownership and operations: SOCBs, SDBs, PCBs, and FCBs. As shown in the figure, two banks were purposively chosen from each of the SOCBs and SDBs. PCB category referred to the largest group of banks in the industry that were broken down further into two sub-types in terms of their mode of operations, i.e., CPCBs and IPCBs (for further details, see the description of the banking industry in Chapter Three). Therefore, five banks were selected from the broad category including three CPCBs and two IPCBs. Although there are nine FCBs operating in Bangladesh, not all of the banks are operating in the full line of banking business. For example, many of these do not have any retail banking operations within Bangladesh. Therefore, one bank was selected from the category that operated a full line of business in the country. Altogether, this ensured complete participation in the research of all types of banks in Bangladesh. One HR manager from each of the ten banks were selected, making a group of ten HR managers interviewed in Phase 1. It was understood that the HR managers would have known all relevant rules and regulations regarding WF issues of their employees set by the Government as well as the bank's status with regard to compliance with those and any additional initiative(s) taken by their banks to make the bank more family friendly to their employees. Accordingly, the source was found as valid.

In addition, six industry experts from the Central Bank and academia were interviewed to add to the knowledge regarding Bangladeshi women's employment in the industry and their WF issues. Specifically, the second group of the sample comprised two parts; firstly, Bangladesh Bank (BB), the Central Bank of the country, and secondly, two academic institutions; Bangladesh Institute of Bank Management (BIBM) and the Banking and Finance Departments within the University of Dhaka (DU). Being the regulator and guardian of the banking industry, the Central Bank remained the most authentic source of any banking data. The two other institutions were the sole-providers of formal academic degrees on banking and HR issues, as well as maintaining intensive research work in the area of interest. The Central Bank interviewees (the HR Head and one of the Deputy Governors) were included to enable collection of industry information on the employment and WF issues, as well as on any role of the Central Bank to support employee relations in other banks. On the other side, the professors (two professors from BIBM, and one professor from the Department of Banking, as well as one professor from the Department of Finance under DU) were included due to their long experience in the research arena of 'women in banking' in the context of Bangladesh; their well-cited literature was noted in Chapter Three. Therefore, interviews with them certainly contributed to the research.

4.3.1.2 Data Collection

HR managers and industry experts were interviewed to collect data relevant to the current research questions and gain expert opinion. Moreover, being conducted face-to-face, the interviews allowed the researcher to have control over the line of questioning by re-phrasing a question, or probing when necessary (Creswell 2014).

4.3.1.2.1 The Questions

The interview questions included a set of specific queries to elicit functional data on the gender and level of management composition of the banks' employees, along with demographic data on the managerial-level employees' length of service. In the ensuing discussion, the interviewees' views were also sought on the increasing employment of women in Bangladesh in general, and specifically, in the banking industry and their subsequent WF issues. The second set of questions, that was used to interview the industry experts, excluded the specific questions that sought functional data as was present in the first set of questions used to interview the HR managers. The second set of questions rather asked their opinions on the trend of women's employment in banks

in Bangladesh, as well as the ideal scenario in the context of female employment in the industry and their WF issues. Both sets of questions are available in Appendices A and B.

4.3.1.2.2 Administration of the Interviews

The researcher first contacted all the interviewees by telephone to get their verbal consent to participate in the research. The interviews were then scheduled at their preferred time and location. All the interviewees indicated a preference to be interviewed in their own workplaces.

To ensure the full participation of the interviewees, all being Bangladeshi nationals, interviews were conducted in the local language, viz., Bengali. The fact of Bengali being the mother language of the researcher facilitated the mutual understanding of the interviewer and interviewee without requiring the involvement of any interpreter. This, however, added an additional step to the process; to translate the interviews from Bengali to English, after transcription, to analyse the data.

The interviewing procedure started with an informal exchange of greetings and discussion of such topics as the traffic and the weather to develop necessary rapport (Brinkmann & Kvale 2015; Seidman 2006). Interviewees, then, were briefed about the research. After the ice breaking, the more formal interview started. During the entire interview process, all efforts were made to let the interviewee feel that his/her contribution was an important part of the research (Brinkmann & Kvale 2015).

The interview session continued for approximately 20-25 minutes on average. Such a length was believed to be optimum for comprehensive interviews while taking into account the busy schedule of interviewees (Salkind 2003). All interviews were recorded, with the prior consent of the interviewees, to safeguard the accuracy (Brinkmann & Kvale 2015; Creswell 2014; Neuman 2006; Seidman 2006). By means of a clear plan, the interviewer exercised minimum control over the interviewees (Creswell 2014), enabling them to freely express themselves at their own pace while responding to the questions (Neuman 2006). This facilitated the opportunity to identify, explore and understand any pattern emerging from the interviewees' responses in Phase 1 of the research.

4.3.1.3 Data Analysis

Data from the first phase were analysed with the assistance of the computer software package NVivo, Version 10. The transcribed and translated files were first imported into NVivo and explored on a line-by-line basis. This helped the researcher in coding the data sources to gather material into themes or ‘nodes’ and labelling those nodes for what was being seen in the sentence or phrase as expressed by the interviewees in the transcript (NVivo Getting Started 2014). The process of coding continued with all the data from the sixteen interviews. In the process, an initial view of the expressions of the interviewees was developed. The process continued further by generating categories in the data, thereby creating sub-nodes under the core or parent nodes.

In the next step, iterative examination continued back and forth through the transcripts (Corbin & Strauss 2015). This aided the researcher in getting a deeper understanding of the categories while identifying any relationship between the nodes. The nodes from the previous stage, then, were redefined, regrouped and clarified further until it seemed to be the best representation of the data (Corbin & Strauss 2015; Patten 2005). This facilitated getting emerging patterns of themes; for instance, when individual themes were analysed, it showed a clear pattern of broadly directing either to the women’s employment, or their WF issues. Furthermore, within the employment theme, two patterns developed pointing towards participation of women in the industry, or their career prospects. In this way, it revealed how the different themes knitted together to form a whole.

4.3.2 Second Phase of the Research

In the sequence of QUAL-QUAN-QUAL, the second phase of the research involved employees in multiple banks completing a questionnaire survey within the scope of a quantitative research method. The objective in the phase was to collect information on the profile of managerial-level employees, their work related issues like working hours and workload, as well as other WF information such as any informal arrangements and/or formal WF policies in their bank, and their experience in utilising such policies, if any, and a few family related issues.

In research literature, a survey is the preferred, predominant quantitative design represented through numbers and analysed using statistics to describe, compare or explain individual and social knowledge and behaviour (Bryman 2006; Fink 2013;

O’Leary 2014). It was particularly beneficial in providing a quick, inexpensive and efficient means of accessing information from a large number of participants, as in this phase of the study (Creswell 2014; Fink 2013; Zikmund et al. 2012). Therefore, a questionnaire survey was employed in the second phase of the current study as it enabled the collection of data directly from around six hundred managerial-level employees across banks, locations and genders. Also, it was utilised to both test and supplement interview findings from the first stage by allowing for comparison of employers’ views of WF issues with the views of employees. The utilisation of the quantitative method also helped to reduce any bias during data collection and analysis by minimising the involvement of the researcher (Zikmund et al. 2012).

4.3.2.1 The Sample

Specifically, 664 male and female managerial-level employees from the five selected banks were surveyed through structured questionnaires in Phase 2. After analysing data from the first phase, the findings guided the researcher to select five banks from the earlier sample of ten banks by taking one bank from each category in the industry (see Figure 4.1). Accordingly, the sample in Phase 2 consisted of one SOCB, one SDB, one CPCB, one IPCB and one FCB. The approval for conducting the survey in sample banks was obtained at the time of expert interviews in the first phase of the study.

Again, both quota and purposive sampling were employed to select the Phase 2 sample of banks; the sample being representative of all types of banks operating in the industry. Given the variation in type of work, both the head office (HO) and one branch office (BO) within each bank were covered in the survey; the mix of locations also ensured an appropriate representativeness. As the scope of the study was confined to the capital city of the country, only urban branches of the banks could be included. Finally, within the HO and BO of each bank, the participants were selected on a purposeful drive to maximise the number of women managers because they were generally fewer than the men in banks. This emphasis was because the research focus was on women, though the inclusion of male participants provided a basis for comparison.

In the beginning, it was planned to distribute 120 questionnaires to each bank (i.e., 60 per HO and BO) making 600 the total number distributed; this was assumed as broad enough to speak about the parent population, large enough to conduct the desired analysis yet small enough to be manageable (O’Leary 2014). Finally, however, 664

questionnaires were distributed in total to each of the five bank's HO and one BO (as explained later). Out of those, 562 completed questionnaires were returned, making the response rate 84.6%.

The high response rate appeared to reflect a high level of interest as expressed by the participants. For instance, many of them expressed their appreciation to the survey administrator (as introduced in the next sub-section) for the research topic. Interestingly, a few of the managerial-level employees, not included in the initial survey distribution, in one participating bank unexpectedly photocopied the blank questionnaire borrowed from a colleague, completed those, and requested the survey administrator to accept their completed questionnaires as they were very interested in the topic. This raised the sample size of the survey making the actual distribution larger than the original plan of distribution (i.e., 664 rather than 600). Another indication of the employees' interest in the research was realised when a large number of participants (231 participants out of 562) volunteered to be interviewed in the next stage of research by responding positively to the request included at the end of the questionnaire.

4.3.2.2 Data Collection

Before the formal survey, a pilot test of the questionnaire was run among a small group of participants to check its effectiveness. On the basis of the feedback from the pilot test, the final questionnaire was adjusted prior to administration of the survey.

4.3.2.2.1 The Questionnaire

A structured set of questions was developed for Phase 2 of the study. The objectives of the research, the relevant WF literature and more importantly, the findings from the first set of data all played important roles in the formulation of the questions.

The questionnaire included questions in two broad groups; the first group of questions included two sub-groups related to employment and the WF issues of participants, while the second group of questions enquired as to their demographic data. For instance, the employment related questions focussed on issues such as working hours and workload, opportunity for promotion and training. WF related questions included supportiveness of management to the employee's family responsibilities, any informal arrangement and/or formal WF policies and practices such as maternity leave, flexibility in workplace and effectiveness of the policies in terms of availability and their utilisation,

as well as questions regarding employees' primary carer role in family. The final section of demographic questions included both work related and personal questions. Work related questions included their position in management and length of service with current employer, while personal information sought included gender, marital status, number of school-going or younger children and availability of any paid domestic helper at home.

The questionnaire was developed in the English language. This was because although most Bangladeshi people speak in Bengali, the majority of written communication is executed in English. Also, the medium of language used in the higher educational institutions of the country is English. Given the high level of education of the participants (e.g., graduation level of education in any discipline being the minimum requirement to enter in banking jobs), it remained possible to presume at least a moderate level of the participants' understanding of written English. Moreover, some major terms used in the research, such as WF, workplace flexibility, or Likert Scale have no obvious equivalent in Bengali.

Closed-end format was used for structuring most of the questions, in consideration of the participants' time and researcher's ease in coding and analysing the responses (O'Leary 2014). Nevertheless, there was also an option for providing any additional information or comments at the end in the form of an open-ended question. Five-point Likert scale was used for questions seeking their opinions on some employment and WF issues, ranging the responses from 'strongly disagree' to 'strongly agree'. A copy of the questionnaire is available in Appendix C.

4.3.2.2.2 The Pilot Test

As mentioned, prior to distributing the questionnaire, a small scale pilot test was conducted. Piloting was recommended in the literature to estimate time and cost of the actual survey, to identify early any probable adverse events and then apply options to improve the research design prior to the full-scale survey (Creswell 2014; Fink 2013; Haralambos & Holborn 2000; Kim 2011; Kumar 2005).

The pilot questionnaire was distributed to ten managerial-level employees in five banks in Bangladesh to check whether the questions and the instructions were clear to them. The group of participants was not included in the group who completed the final

questionnaire considering that it might influence their later responses (Haralambos & Holborn 2000). All participants completed and returned the pilot test questionnaires.

The findings from the pilot test indicated that managerial-level employees did not have any difficulty in understanding the questions, except in the case of one question. This was related to structuring of the question regarding the participants' use of, or future possibility of using, the WF options in their bank. The ambiguity in the structure of the question was then corrected. Another minor correction was made on the titling of a level of management as suggested by one participant for easier identification of the participants' position in banks. After making suggested adjustments, the final questionnaire was distributed to the ultimate sample of participants.

4.3.2.2.3 Administration of the Survey

Given that the researcher was located in Australia, the assistance of five survey administrators in Dhaka was arranged. Firstly, five key personnel were identified from the researcher's own network back in Bangladesh. All of them were positioned in a junior level of management in each of the five banks in the sample and were previous students of the researcher during their university studies. Initially, they were approached by the researcher via telephone and emails to seek their assistance in distributing the questionnaires to the managerial-level employees in their banks, collecting the completed sealed questionnaires from them and posting those to the researcher in Australia. Their assistance was completely voluntary. After getting their consent, the sets of questionnaires and envelopes were posted to their Bangladeshi addresses. In addition to the questionnaires, they were also sent detailed written instructions from the researcher on administering the survey at their locations.

One blank questionnaire and one return envelope, with a seal marked as 'confidential' on its top, were placed in one bigger envelope by the survey administrator to be distributed to each participant. The survey administrator physically went to both the HO and BO locations for the survey and distributed the envelopes to a total of around six hundred employees to include the managerial employees who were present on that day with an intention to obtain maximum number of women managers as they were fewer than men. The participants were informed that the administrator would return to collect the completed questionnaire after three days from the distribution. Each participant was also asked to put the completed questionnaire in the return envelope and seal it before

handing in to the survey administrators upon their return visit. The survey administrators posted all those envelopes to the researcher in Australia.

4.3.2.3 Data Analysis

Statistical analysis using the Statistical Package for Social Sciences (SPSS), Version 22.0 for Windows, was undertaken to process the data obtained from the questionnaires. The questionnaire was designed in such a format that the data could be processed easily in the data analysis software. Simple quantitative analysis such as frequency analysis and cross-tabulations were made of various closely connected questions.

4.3.2.3.1 Limitations in Survey Responses and Scope for the Next Stage of Research

Two major limitations were identified in analysing the survey data. One was a high level of 'neutral' responses to a large number of questions, and the other was misunderstanding of two groups of questions in the survey. Surprisingly, neither of these problems had emerged in the piloting of the survey.

The 'neutral' responses occurred in those questions that utilised the five-point Likert scale. 20.31% neutral responses were identified on average in 23 questions that had five-point Likert scale options. A number of possible explanations had been suggested in the literature as to why a high level of neutral responses might occur. Some of these included when the participants did not want to exert the cognitive effort to form an opinion, either being less motivated due to a lower importance of the question to him/her, or trying to take a safe stand on a risky or sensitive question (Krosnick 1999; Madden & Klopfer 1978). Alternatively, it might be the influence of country-level characteristics; e.g., previous researchers referred to the modest response style of Asian people, frequently leading them to tick less extreme points (Dolnicar & Bettina 2007; Harzing 2006; Iawata et al. cited in Spector et al. 2004; Lee et al. 2002).

Another possible reason for the high level of neutral responses, as suggested in the literature, might be associated with the use of a foreign instrument rather than a locally developed one (Spector et al. 2004). As already mentioned, the survey questionnaire was developed in the English language where Harzing (2006) recorded how English language questionnaires showed a higher level of middle responses, while questionnaires in a participant's native language resulted in more extreme response styles rather than neutral responses. Whilst each of these explanations would be possible

in the study, there was no feedback to the survey administrators to enable any conclusion to be drawn as to which might be the most likely explanation(s). Considering this as a scope for further research, it added to the importance of the data to be collected in the third, final phase of the research.

The second limitation of the survey data suggested a level of misunderstanding by participants regarding some questions related to the use of the WF options and the concept of primary carer. For instance, almost half of the male participants reported 'maternity leave' option as 'helpful' despite having an alternative response of 'not applicable'. A large number of participants responded 'helpful' to the 'flexibility' options; however, only one bank had such options available and only on a limited scale, as reported by the HR managers during the first phase interviews. Moreover, in response to five questions to record the primary responsibility of the participants in the family for children and other family members, 75%-90% of the male participants indicated themselves as the 'primary carer'. This would be most unlikely given the culture of the country where the traditional role is of men being 'breadwinner' and women the 'caregiver' (Huq 2013). This might be due to the newness of the WF concept and, thus, unfamiliarity with terms such as 'flexibility in work', 'work-family balance (WFB)', or 'primary carer' to many participants. Given the apparent misinterpretations, this meant data from those sections could not be utilised. Nevertheless, it was decided to explore these particular aspects in the third stage of the research.

4.3.3 Third and Final Phase of the Research

The objective of Phase 3 of the study was to learn more details about the employment and WF experiences of women managers from their own perspectives; especially, those who had children. The detailed lived-in data requirement from women's everyday experiences led to the choosing of qualitative rather than quantitative methods. Accordingly, in the final phase, semi-structured 'in-depth' face-to-face interviews were utilised. Being qualitative research, the intention was to understand the world from the subjects' point of view, whereby the interviews enabled a detailed understanding of the experience and perspectives of the women bank managers (Brinkmann & Kvale 2015). Semi-structured questions were used to guide the flow of the interview and also to collect the maximum information possible. Moreover, earlier researchers highlighted how in-depth interviews could help getting insight into important social issues of

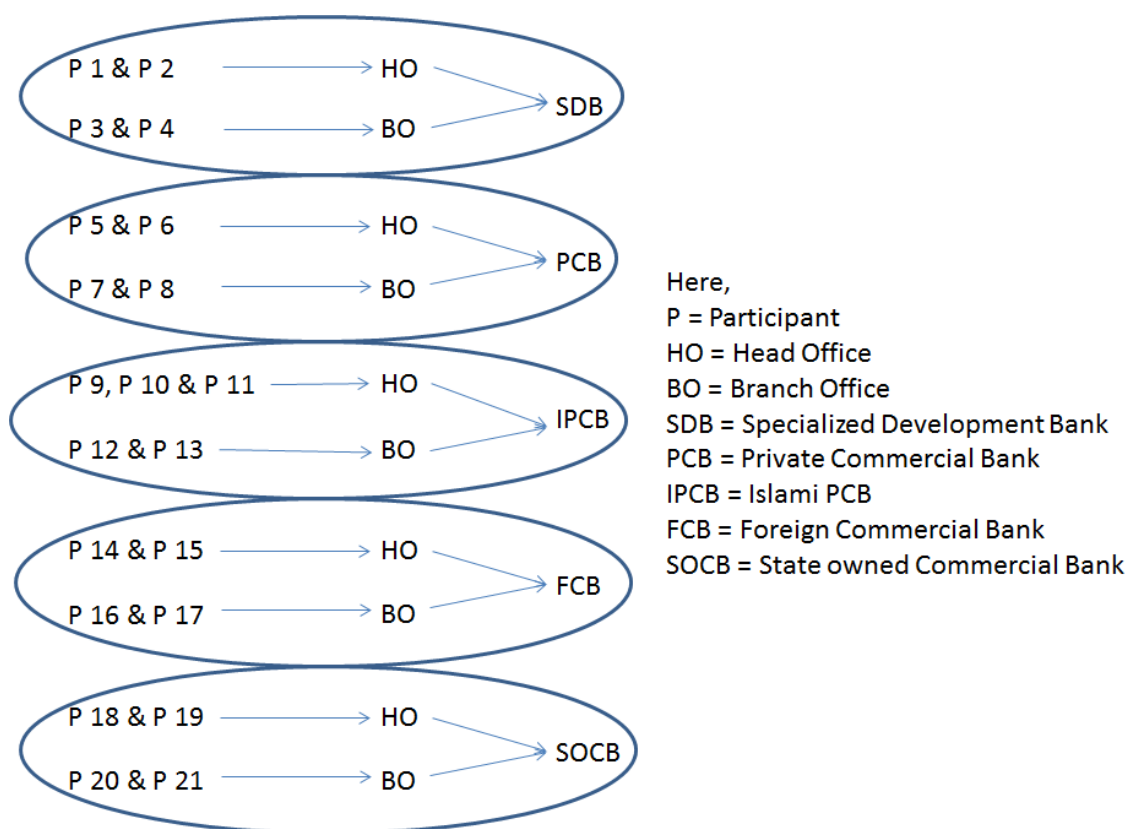
interest, like the current study, by enabling an understanding to be built of the unique experiences of interviewees whose lives reflected those issues (Creswell 2005; Seidman 2012; Yin 2014).

4.3.3.1 The Sample

A group of 21 women managers with children from the same five banks as in the second phase (see Figure 4.1) were interviewed in the final stage of research. All of them were employed permanently in those banks on a fulltime basis. Given that the focus of the study was on the experience of women combining work and family responsibilities, the sample for this stage was narrowed to women managers who were mothers. The expression of interest from some interviewees in the Phase 2 survey resulted in them volunteering to be interviewed in Phase 3 and this formed the basis for selecting the sample. From that list, the mothers were selected purposefully (Creswell 2014; Patten 2005; Yin 2014) believing that they might contribute substantially to issues of central importance to the research (Kumar 2005; Patton 1990; Polkinghorne 2005). Having no set guideline for sample size in qualitative studies, a topic left to the judgment of the researcher (Creswell 2014), the interviewing continued with 21 mothers until the point of data saturation was perceived to be reached (Charmaz cited in Creswell 2014; Corbin & Strauss 2015; Denzin & Lincoln 2000).

Figure 4.2 outlines the structure of the sample in Phase 3. As shown in the figure, the sample in the final phase remained representative, with interviewees selected from all five sample banks including each bank's HO and one BO as in Phase 2 of the study. The range of ages of their children varied from very young children whose mothers had just returned from maternity leave to young adult children attending university. Mothers, also, varied in terms of the length of service with their current employer (very new employees to very experienced), and in terms of their position in management (from junior-level to senior-level managers).

Figure 4.2: Detailed Sample in Phase 3



4.3.3.2 Data Collection

In-depth face-to-face interviews with the mothers in Phase 3 of the study were viewed as a co-construction between the interviewer and the interviewee (Minichiello, Aroni & Hays 2008). Therefore, it allowed the researcher and the interviewees to work together during the interview session to gain feedback and, where necessary, to re-phrase terms and use probe questions.

4.3.3.2.1 The Questions

Semi-structured questions were developed for Phase 3 to ensure comparability between each of the twenty-one interviews. Work-related questions included enquiries about working hours, workload, length of service with the current employer, position in management, and their career progression plan. The question topics related to family matters included the detailed daily routine of work on an average week day, the extent of support from the husband and other members in the extended family (if any), the possible presence of paid domestic helpers, and the women's personal style of managing both the domains of work and family. Information on the supportiveness of

their supervisor and colleagues in relation to family responsibilities was also sought to link work to family.

Generally, specific questions were followed with open-ended questions inviting an extension to the initial answer. For example, interviewees were asked if their husbands provided support by doing housework. If the answer was 'yes', further probing included breaking the areas of housework into cooking, cleaning or children's education. If answer to 'cooking' was 'yes', then interviewees were asked for an example of the husband cooking in the last week. The use of open-ended questions allowed the opportunity for extensive probing that ensured the avoidance of misinterpretation of initial answers, thereby deriving rich qualitative data in more details (Creswell 2005; Neuman 2006). The set of questions for Phase 3 is available in Appendix D.

4.3.3.2.2 Administration of the Interviews

Initially, all interviewees were telephoned by the researcher to remind them of their voluntary expression of interest in the survey and willingness to be interviewed further. Also provided were a briefing of the study and an outline of what the interview might involve. Once verbal consent was obtained, the interviews were scheduled at their preferred time in their workplaces. Most interviews were scheduled just after standard office hours with an exception of a few scheduled during tea breaks. To ensure the full participation of the interviewees, all of whom were Bangladeshi nationals, the interviews in Phase 3 were conducted in the local language; i.e., in Bengali.

The interview commenced informally with an exchange of greetings to develop rapport, as well as asking each woman about what inspired her interest in a career in banking (Brinkmann & Kvale 2015; Seidman 2006). The procedure was accompanied with a briefing about the research, again, while handing in the 'interviewee information form'. After ice breaking, the more formal interview started. When necessary, the questions were re-phrased to seek sufficient and satisfactory answers. Each interview session continued for approximately 30 minutes on average and was recorded with the interviewee's prior consent.

The researcher played an important role during the interviews (Creswell 2014; Neuman 2006); e.g., the varied tones the mothers used in responding to some questions expressed different meaning. The researcher distinguished the tone-difference and carefully utilised sufficient probing to discover the inner stories. The researcher,

however, exercised minimum control over the interviewees to let them freely express themselves at their own pace (Creswell 2014; Neuman 2006).

4.3.3.3 Data Analysis

Data from Phase 3 were analysed, similarly to the first phase analysis, by means of the NVivo programme. As previously, the interviews were first transcribed and then translated into English, then the word files were imported in NVivo and explored on a line-by-line basis. The step was continued with generating core ‘nodes’ and ‘sub-nodes’. Iterative examination continued in the Phase by going back and forth through the transcripts aiding the researcher in getting a deeper understanding of the categories being seen and gaining the most accurate interpretation of the interviewees’ intended answer, as well as identifying any relationship between the nodes. Afterwards, these nodes were redefined, regrouped, and clarified further until it seemed to be the best representation of the data, facilitating the emerging patterns. Individual themes, then, were analysed to understand the interrelationships and gain a complete picture.

4.4 Ethical Considerations

Ethical issues arise in research dealing with human beings in terms of their lives being researched and placed in the public arena (Birch et al. cited in Brinkmann & Kvale 2015). Accordingly, the research was subject to and satisfied the ethical processes for research involving human informants as required by the University of Western Australia (UWA) Ethics Committee. The ‘participant information form’, ‘participant consent form’, ‘risk-assessment checklist’, as well as the ‘questionnaires’ and ‘interview schedules’ were all approved by the ethics committee before the data collection procedure could be undertaken. A copy of the participant information and consent forms, as well as the ethics approval is available in Appendices E, F, G, H and I.

Extant literature has identified that ethical issues may arise in the area of informed consent, confidentiality, consequence of the research, and the researcher’s role (Brinkmann & Kvale 2015; Silverman 2010). ‘Informed consent’, the first field of uncertainty, was based on both the principle of individual autonomy and beneficence (Marzano cited in Brinkmann & Kvale 2015). In the research, one set of both participant ‘information’ and ‘consent’ forms were handed to every interviewee before the interview to acquaint them with the purpose of the research, possible areas of questions and their potential role in that, any possible risk and benefits from such participation, as

well as their voluntary participation and right to withdraw from the research at any time without penalty. Also, the survey questionnaire included an information sheet containing the options of voluntary participation, skipping questions or withdrawing at any stage of the process without penalty.

Secondly, ‘confidentiality’ in research referred to the agreement with the participants about what might be done with the data that arose from their participation (Kaiser cited in Brinkmann & Kvale 2015). Ensuring confidentiality, being another indispensable part of the moral and professional obligations of social researchers (Creswell 2014; Neuman 2006; Silverman 2010), was also guaranteed in the study. The identity of the interviewees was kept confidential by assigning them an identifier in a format of one alphabet letter and two numbers. Any identifying information, such as the interviewees’ names, was omitted from the dataset to preserve anonymity. In writing the findings from the study, no material was included which would identify any individual. All data related to the research, the signed consent form, participants’ demographic information, recorded tapes, field notes and all other confidential materials containing the participants’ information were coded and stored either in the researcher’s locked filing cabinet at the university or password protected computer. All records of the research will be destroyed, subsequently, based on the university’s archiving policies.

Thirdly, the ‘consequence’ of the research, with regard to possible harm to the participants as well as to the benefits expected from their participation in the research, was detailed in the ‘participant information form’ (Brinkmann & Kvale 2015; Creswell 2014). Finally, the ‘role of the researcher’ in qualitative research was referred to as an ethical issue in the literature (Brinkmann & Kvale 2015; Creswell 2014). Careful attention was paid to playing the role of researcher, as the person had to make choices that weigh ethical versus scientific concerns of the study by considering her knowledge, experiences, honesty and fairness.

4.5 Conclusion

This chapter has been used to describe the research methods employed to conduct the study in three phases while using sequential mixed design of QUAL-QUAN-QUAL; i.e., interviews-survey-interviews in phases that allowed the dominance of qualitative methods. Strategic interviews with the HR managers and industry experts in Phase 1

provided employers' views on women's employment and WF issues in the banking industry in Bangladesh.

The findings led to Phase 2 where male and female managerial bank employees were surveyed, using a structured questionnaire, to get their views on the area of study. Finally, in Phase 3, women bank managers with children were interviewed to provide detailed in-depth information on their WF experiences.

The next three chapters, Chapters Five, Six and Seven will outline the findings from all the three phases of research to obtain an overall understanding of the WF issues of women bank managers in Bangladesh.

Chapter Five

FINDINGS I: INTERVIEWS WITH HR MANAGERS AND INDUSTRY EXPERTS

5.0 Introduction

In this chapter the findings from the data collected in the first phase of this research are presented. With the ultimate aim of learning about the factors shaping work-family (WF) outcomes of women bank managers in Bangladesh, HR managers in the sample banks and industry experts were interviewed in order to gain the employers' views. In particular, data were sought on two broad areas: firstly, the employment of women within the banking sector, especially regarding their position within the organisation along with the managements' attitudes towards their career; and secondly, the availability of WF policies in the banks to support women in combining paid work with family responsibilities and managements' attitude towards women utilising the WF policies.

Sixteen face-to-face interviews were carried out in ten sample banks and three relevant institutions in Bangladesh. Each interviewee belonged to the senior level of management in their respective organisations. It was, however, particularly difficult to identify many women participants (in line with the literature e.g Burke et al. 2012; Coronel et al., 2010; McDonald, 2004; Ryan and Haslam, 2007; Tomlinson, 1997) as women were rarely found in those senior positions. As a result, the majority were male (12), with only four females. While analysing the data, the identity of the interviewees was coded to ensure anonymity. The interviewees from banks were denoted by 'B' (i.e., B1 referred to the first interviewee interviewed in a bank) whereas the same from the relevant institutions were denoted by 'NB' (i.e., NB11 referred to the eleventh interviewee, with the interview occurring not in a bank, but relevant institution).

5.1 Women's Employment in Banking

The interviewees identified women's employment in banking jobs as a relatively new phenomenon in Bangladesh. Although they were observed in small numbers in the early 1980s with the inception of private banks, they were found in increasing numbers during the 1990s. Twelve of the interviewees stated that currently, women were employed in banking in greater numbers, especially at the entry levels:

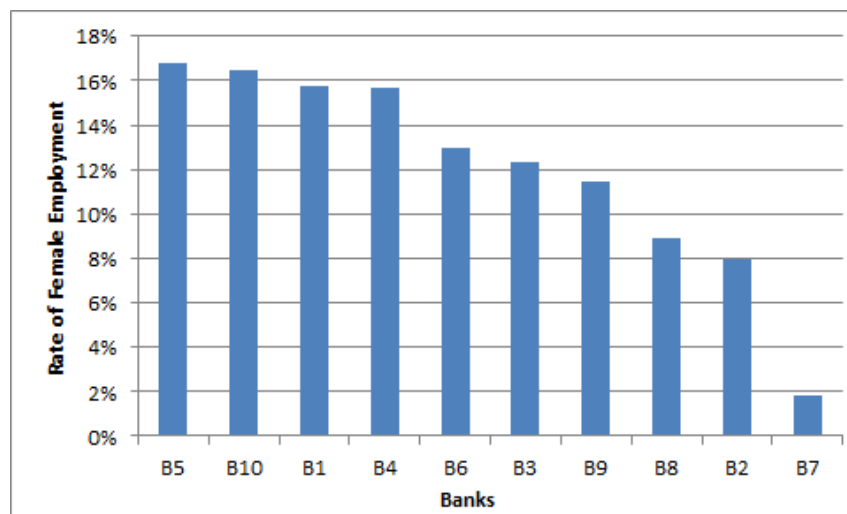
In our recent recruitment, 30% were women.
(B2)

I signed 4,000-4,500 employment contracts of women officers in this session.
(B9)

Some interviewees referred to this as a *revolutionary* change (NB16). Three interviewees supported this view and suggested the change was resulting from women’s greater access to education and the fact that, nowadays, women were more willing to accept challenges while participating in paid work. Others pointed to the quota set by the government on all government organisations including banks; that females were required to be at least 10% of the total employment numbers. Also noted were the recent equal opportunity announcements from some banks, competitive recruitment tests in public banks and, particularly, employment of females by those banks that had not employed women previously. All these factors have contributed to the rise in the number of female employees in the banking sector.

Although the interviewees observed an increasing trend in women’s employment in banks, as shown in the following Figure 5.1, at the time of the current research, 3 of the 10 sample banks did not comply with the 10% quota set by the government.

Figure 5.1: Females as a Percentage of Total Employment in Banks



The most extreme position of B7 in Figure 5.1 might be explained by the bank’s late adoption of a policy to employ female employees; twelve years after the bank’s inception. They acknowledged the difference and advised that, currently, to improve its existing gender profile, they were arranging special recruitment drives for female employees only.

The research interviewees, however, expressed mixed views about banking as a career for women. Four of them viewed banking as an industry that offered increased scope for women to develop a career. Accordingly, they mentioned it as a preferred career for women; citing it as *peaceful* (NB11) and having a *secured nature of job* (B4) with a

good financial package (B6) and also the absence of any hassle of ‘*undesired*’ *transfer (B8)* as commonly occurs in some government jobs. Four other interviewees, however, painted an opposite picture; defining banking as a *male-dominated area (B10)* requiring *long hours to work* when *other (additional) roles (of women in the family) could not be avoided (B6)*. The jobs were also described as being highly responsible in nature, to both customers and the bank; thus, suggesting that women couldn’t cope with the responsibility, according to some interviewees. Another interviewee claimed that banks were becoming *more sales-oriented (NB16)* where the employees need to prove themselves through their *performance (B10)* that required women especially to work harder to manage both work and family, in terms of *workload and time (B9)*.

Nevertheless, some interviewees recognised women as performing well in their jobs:

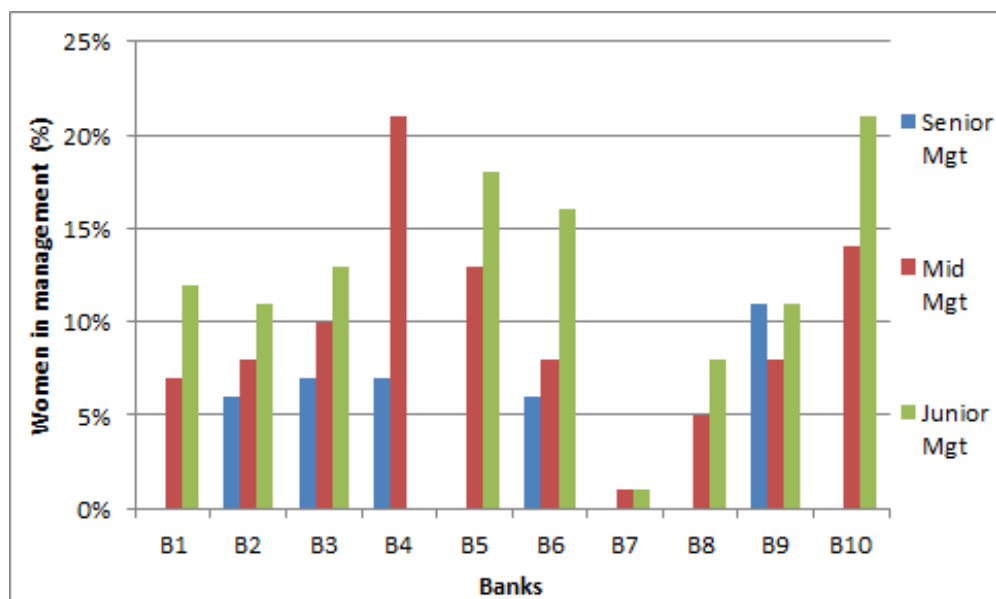
Earlier we thought that they [women] were not enough involved, as they needed to go back home early and play roles in the family and also for children; but that is no longer true.
(B8)

Moreover, four interviewees described women as better performers than men. They perceived women as relatively more honest, committed and concentrated in their jobs; usually having fewer visitors and also leaving their desks less frequently than men during working hours. Women were also identified as having a relatively longer length of service with their current employer than men (B10). One interviewee, however, pointed to the other side of such loyalty as some private banks take advantage of this pattern of uninterrupted service by women in a single bank by frequently hiring them for less salary than men, assuming that they will not leave the bank anyway (B5).

5.1.1 Women’s Position in Senior Management

Three major findings emerged from these interviews regarding the position of women in the banks’ senior management level; numerically, women are under-represented, the reasons for that are quite diverse and, the situation is improving. Figure 5.2 shows the percentage of women in the different levels of the sample banks’ management.

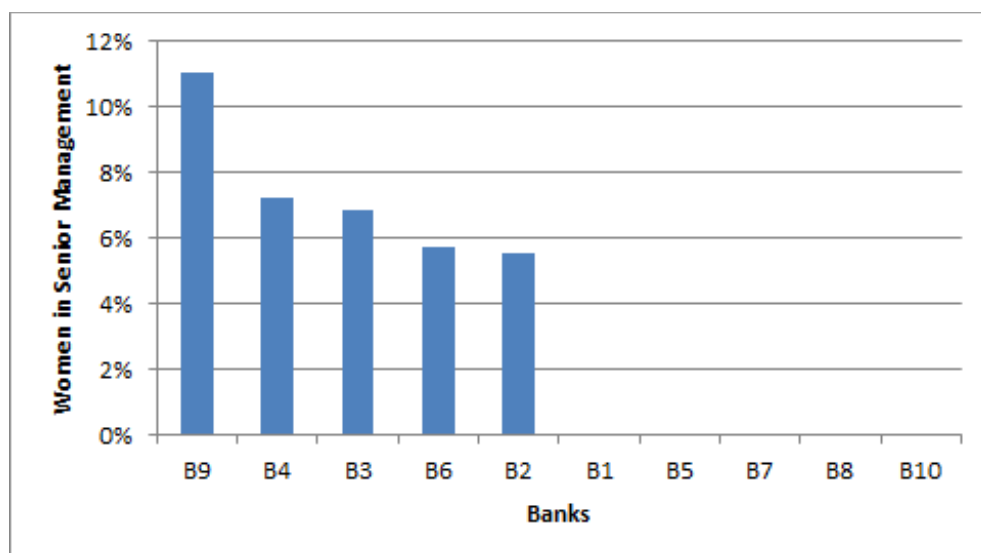
Figure 5.2: Percentage of Females in Banks by Management Levels



5.1.1.1 Under-Representation of Women in Senior Management

When analysing the position of women in the senior level of management, a less than positive picture became evident in the sample banks. Except in the largest public bank (B9), the proportions of women positioned at senior levels were lower than at junior and middle levels. As shown in Figure 5.3, half of the banks had no women at all in the senior level positions of their management. Among the other 50% of the sample banks, those that had women in senior management, had them in very low numbers. As already mentioned, only one bank had 10% women at the senior level, the others had a rate less than 10%, as clearly pictured in Figure 5.3.

Figure 5.3: Female Employees at Banks' Senior Management



The interviewees echoed this under-representation of women several times throughout the interviews:

They [women] are not very common in decision making level.
(NB14)

5.1.1.2 Reasons for the Under-representation

The interviewees presented a variety of reasons for the under-representation of women in senior management positions. This included the late entry of women into the banking sector, low intake of women into banks in earlier years, insufficiency of women's human capital in the form of education and/or experience and, in general, the gendered attitude within organisations.

All interviewees indicated that, generally, all employees, irrespective of gender, join at the entry level in banks and gradually rise up to senior positions according to their length of service, experience and performance. In this regard, women's employment may be explained as their relative late entry in those banks that lack them in senior positions. For example, one interviewee recollected:

We had no female [employee] in our batch. Then, probably, one woman joined in the batch of 1981.
(NB11)

In addition, another interviewee claimed the difficulty in finding women seeking banking jobs, as his bank received fewer applications from women applicants during recruitments:

We found two to three women in each day's interviews of thirty applicants, sometimes there were none.
(B6)

Interviewees in other banks, however, denied the existence of such a situation in their organisations:

We maintain that [quota], we have no problem on that [finding women seeking banking jobs].
(NB11)

A few interviewees pointed to women's insufficient level of education in the past due to the discrimination within the family which had resulted in the educating of sons while aiming to get the daughters married early in their lives. Although all interviewees acknowledged women's greater access to education these days, one interviewee pointed to the scarcity of qualified women employees within the bank to be promoted to a senior

management level; he needed to hire directly into senior positions as he was unable to find an eligible female employee internally (B4).

Although women were found entering banks in a larger volume in recent days, some interviewees mentioned the negative attitudes within the organisation towards appointing them to senior positions:

Even though the [promotional] interview was satisfactory, but I was a woman, that became a big factor in taking the [promotional] decision.
(NB12)

Moreover, many interviewees pointed to the organisations' discriminatory attitude in the early days, doubting the women's suitability for stressful jobs such as are found in banks. One interviewee claimed that such an assumption still existed, causing their under-representation in senior management positions:

There is still a negative attitude about the women that if they can perform in that position, as those are serious positions. I think, for this reason they could not reach in those positions in senior levels where they were supposed to be.
(NB16)

Interestingly, some interviewees pointed to women's own attitude to explain such under-representation. Examples included their refusal to leave the current city and work in rural branches for field-work or other assignments. Some women were not willing to relocate even for promotion; thus, they lacked the preparation for senior positions and remained stuck in junior levels.

A few interviewees also observed that, due to their family responsibilities, some women leave the job even after reaching quite a senior position. Again, this reduced their number working at a senior level. Five interviewees referred to the culture of the country as generally setting the ground for such behaviours of women.

The level of commitment or the amount of time needed to devote to reach that [senior] position may not remain possible for a [Bangladeshi] woman.
(B5)

Women's lack of switching employment between banks to increase their experience and, therefore, their value to the organisations, a practice noticed to be common among male employees, was identified as another reason for their under-representation in senior management.

If you do not switch twice [between banks] in first ten years, you can not rise.
(NB16)

5.1.1.3 The Situation is Changing

Women's under-representation, as described by the interviewees, was identified as somewhat less at the entry level and more evident at senior levels. The interviewees, however, pointed to the improving trend of women progressing to senior management.

One interviewee suggested that:

Most of the cultural barrier is no more [applicable], and there should not be any question on their competence.
(NB16)

Some interviewees were reporting proactive behaviour by banks to increase their number of women employees:

The replacements we are making in these days, we are trying to fill those [positions] mostly by women.
(B3)

As already mentioned, another interviewee noted arranging special recruitment only for women in order to compensate for the bank not employing women since its inception (B7).

Therefore, some interviewees expressed hope that, generally, more women would move into senior management ranks and were presuming that the growing pipeline would result in this.

They [women] are developing through consequential promotion.
(B1)

They [women] will ultimately reach those senior positions.
(B2)

One interviewee, however, showed his frustration:

No big change happened. In fact, there created a long gap, that will take 10-12 years more [to cover], not [happening] in recent days.
(NB13)

5.1.2 Attitude towards Women's Employment in Banks

During the interviews, the interviewees discussed women's employment and their career advancement in banks. All interviewees appreciated the increased number of women employees in banks, though they reported some general discriminatory attitudes towards women.

Four interviewees pointed out that female employees face job segregation within banks, even when having similar education and other qualifications to the men. Therefore,

interviewees commented, that women were more clustered in tele-calling centres or in customer services (B10) and less in credit, microfinance, collection, sales and marketing departments where banks required fieldwork, set target pressures and, required much networking (B5).

A few interviewees also pointed to financial discrimination, for instance:

When they [banks] appoint a female candidate for 1 lakh taka salary, a man in the same place with same profile will get 1 lakh and 20 thousand taka [salary].
(B5)

Some interviewees also mentioned that longer than standard working hours, as common for male employees, were not expected of women as they were allowed to leave by 6 p.m. in most of the banks. One interviewee, however, described how it was affecting women's performance appraisals in relation to any promotional opportunity:

You [women] leave [the bank] at 6 p.m. and they [men] are working till 9 p.m., so why will we give it [promotion] to you?
(B5)

Women employees were viewed also as prioritising their responsibility to the family, with less appetite for challenging jobs, poor networking, and frequency of seeking leave or extending it. Many of them were accused of refusing relocation to out-stations and surrendering promotional opportunities associated with the relocation. At least eight interviewees believed that such behaviour was unprofessional and barred women's career progression in banks.

In addition, while senior management sounded apparently positive in their attitudes towards women, by comparison, the attitude of the middle managers, who actually remained in charge at the operational levels, was described as rather less committed to women employees. One HR manager expressed his experience of how middle management limited some of his endeavours to support women employees in his bank:

Of course not everybody is the same. Sometimes I [senior management] also face barriers from them [middle management]. But if senior management is positive, things go well.
(B9)

Attitudes of colleagues in banks were found also to result in female employees being treated differently; e.g., the negative attitudes that led to women's competency being doubted due to their family responsibilities. In addition, some men were described as not yet ready to accept female leaders. Four interviewees commented on how a woman continued to be pin-pointed on minor issues more often once she became a leader. For

instance, one HR manager (B5) shared his experience when a woman positioned in senior management in his bank had been criticised by colleagues on the occasion of her leaving the office early on one day for a family commitment; the same might not even have been noticed in the case of a male senior manager, he claimed. Moreover, some female bosses did not want to accept other female employees in their teams, pointing to the women's high responsibilities in the family (B5).

Interestingly, one interviewee commented in favour of this differential treatment, suggesting that women's performance should not be compared with that of men:

Why are you comparing orange with banana? They [men and women] are different, not comparable anyway.
(NB15)

Thus, the interviewee suggested keeping women more in service-related jobs that matched with their communication and relational skills where:

Women will compete with women for promotions and so will men with men.
(NB15)

Three more interviewees echoed this idea of difference but as is evidenced below, this included different remuneration.

Let females get less salary, but they must not suffer. They must get flexible time, comfortable jobs; because they are making bigger contribution for our society.
(NB15)

5.2 WF Issues of Women in Banking

The HR managers and industry experts provided useful contextual material on WF issues of employees in the banking sector. This section is commenced with outlining the WF options identified by the interviewees as available in the banks, followed by the analysis of their views on the banks' WF practices impacting the work and family. It is, then, concluded with the considerations of socio-cultural aspects identified by the interviewees shaping the women's WF experiences.

5.2.1 Work-Family Options in Banks

Seven interviewees noted the absence of any formal WF policy in their banks beyond paid maternity leave. Many of them indicated that there was no plan to develop such policies in the foreseeable future:

Because we think, whatever the policies we have, we have it well enough.
(NB11)
If there is good governance, there is no need for separate [WF] policies.
(B7)

In addition, some interviewees noted that some of the informal arrangements prevailing in banks were *better [than formal policies] (B7)*, on the ground that formal policies do not always assure implementation.

Interviewees also pointed to the lack of any direction from the Central Bank about developing WF policies or other employee relations issues in the banks. Being the top-most authority in the industry, many interviewees suggested the involvement of the Central Bank in developing employee relations and, particularly, WF policies in the banks; similar to the role it plays in guiding the banks on their monetary issues. Being the Central Bank of a developing country, the interviewees argued, that it should exercise a guiding role on the management of banks' employees. The interviewees from the Central Bank, however, held diverging views on this suggested role. While one interviewee supported the role (*NB12*), another rejected it, saying:

*That [guiding on employee relation in banks] does not belong to our responsibility.
(NB11)*

Rather, *NB11* pointed to the board and senior management of particular banks as being responsible for setting their own employee relations policies to ensure reasonable WF outcomes for their employees.

Similarly, all interviewees recognised the lack of any direction or interest from the government and/or trade unions. Some interviewees noted that the government had issued only a few relevant circulars; e.g., about extending the paid maternity leave to six months for female employees, fifteen-days compulsory leave per annum for all employees, and the maintenance of a minimum 10% quota of women employees. Three interviewees indicated that their banks had interpreted such government directives as applying to employees in public banks only. Trade unions were described as not actively concerned about employees' WF issues. It was also noted that the unions have no presence in the private banks.

In addition, three interviewees referred to employee dissatisfaction regarding their WF issues, though none expected that the bank would address it. One interviewee, (*NB13*), noted that this lack of expectation might be because the employees were not well enough organised to raise a united voice. Public and foreign banks were described as facing no pressure from the labour market to develop WF policies. Two interviewees stated that no pressure was generated in the banking sector due to its being an employers' market in general. A few other interviewees indicated the presence of

internal pressures from their own senior management to maintain gender diversity among employees within the bank, though there was no specific instruction on WF issues.

Interviewees' comments on specific WF options are detailed in the following subsections.

5.2.1.1 Paid Maternity Leave

All interviewees recognised the availability of paid maternity leave within their banks, with the guarantee of return to work in the same position. The present government had extended the leave period from four months to six months. Many interviewees appreciated the benefit of the extension for women pointing out that such duration of the maternity leave might surpass that available in some developed countries.

Some variation was observed in the implementation of the paid maternity leave entitlement, both in terms of the length of the leave available and the eligibility of women employees for paid leave. Issues in compliance relating to the six months' duration of the paid leave were confused by the explanation that the change was instructed for government organisations only. Also, there was variation in implementation in relation to eligibility to get the maternity leave with payment; e.g., whether or not the women employees still on probation in their banking jobs were entitled to paid maternity leave.

All interviewees reported that, in their banks, women have the guarantee of returning to the same position after paid maternity leave. The return rate was observed as high, too, with this being explained in terms of banking being a highly sought area of employment in the country. Only two interviewees reported some instances of non-return to the banks after the maternity leave.

5.2.1.2 Availability of Childcare

The biggest challenge for women returning to their work in banks after the paid maternity leave, according to the HR managers and industry experts, was organising care of their children. This was identified by a number of the interviewees as, potentially, a serious problem for the future with the growth in nuclear families and the paucity of childcare centres in Bangladesh.

Amongst the banks in the study sample, only two banks were found to have on-site childcare centres; one of those was the Central Bank and the other was a private commercial bank. It was, however, an issue under consideration in a number of the other banks; interviewees in three public banks and one foreign bank expressed their plan to establish such a centre. The rest of the interviewees rejected the idea for their bank on the ground of the smaller size of the bank, with only a limited number of female employees to avail them of the facility.

Some interviewees expressed interest in sharing common childcare centres in the surrounding areas. Thus, they were pointing to the Bankers' Association and the Central Bank to initiate such possibilities, or even suggested that the women employees should approach the senior management of their banks to unite with other banks to develop such centres. On the other hand, a few interviewees doubted the viability of childcare centres as they did not expect that many women would want to use those due to the tradition of the country where many women were described as preferring to have the baby cared for by their grandparents or other relatives during mothers' paid work hours.

In summary, the interviewees' responses reflected the newness of the concept of childcare centres in Bangladesh.

5.2.1.3 Workplace Flexibility

The interviewees were asked about flexibility in relation to hours of work and also location. The idea of flexibility in jobs was found not to be very common in the banks, even unheard of among some interviewees. This point was illustrated by the need for the researcher to spend considerable time explaining the issue to them. Accordingly, only one interviewee from the foreign bank (*B10*) responded affirmatively that her bank had some of the options, such as flexi-time, part-time jobs and very limited telecommuting, though these were available only to senior level employees in the head office. Among the rest, whilst such flexibility did not exist within their banks, some responded positively to the idea of implementing some options in specific types of banking jobs; e.g., in a call centre, a collection department and some back-office jobs. Whilst it might be easier to implement such changes in some areas than others, the interviewees considered the concept of flexibility would be particularly useful for mothers with young children.

Let her continue; let not her career get stalled.
(*NB12*)

Other interviewees, however, could not envisage how more flexible work arrangements might be viable. The lack of visible examples within the banking industry of Bangladesh appeared to inhibit the thinking on this. Many felt that the work could not be completed satisfactorily on a part-time basis or in an arrangement of flexible hours. With regard to the possibility of working from home, or telecommuting, one interviewee expressed concern that it might require the purchase and implementation of new technology. This, then, raised issues of cost as well as the training of executives in the use of such technologies.

Finally, the availability of a large supply of potential bank employees in the labour market seemed to be a disincentive to these managers being willing to consider introduction of flexible work arrangements, one interviewee (B5) commented.

The majority of interviewees mentioned the availability of some informal arrangements in their banks to allow their employees some flexibility when necessary. The availability of such informal arrangements, however, depended on the consideration of their line manager; one interviewee added.

5.2.1.4 Other Options

Interviewees also acknowledged the availability of some additional types of leave in their banks that, in the absence of WF options, might support the employees in need. These included annual leave, sick leave and casual leave in addition to the option of taking unpaid leave as available in all the banks. The Bangladesh Labour Act 2006 records one day of annual leave with pay for every 18 days worked every year (Chapter IX, Section 117), 14 days of sick leave (Section 116), and 10 days of casual leave for issues not included otherwise (Section 115) for employees in commercial organisations like banks. One interviewee advised that six months of additional unpaid leave was available in their bank if requested by the employees on any genuine ground, for example long term illness (B3). A week of paternity leave was available in two banks; other interviewees appreciated the potential of the policy:

I think, fathers should get at least 15 days paternity leave.
(B9)

The availability of various WF options in the sample banks is summarised in Table 5.1.

Table 5.1: Work-Family Options in the Sample Banks

Interviewees in Banks	WF Options						
	Maternity Leave		Unpaid Leave	Paternity Leave	On-site Childcare Centre	Part-time & other Flexibility	Tele- commuting
	Six Months	Four Months					
B1	√		√				
B2	√		√				
B3	√		√	√	√		
B4		√	√	√			
B5	√		√				
B6	√		√				
B7	√		√				
B8	√		√				
B9	√		√				
B10		√	√			√	√

5.2.2 Organisational Practices

While interviewing the HR managers and industry experts a number of valuable insights were gained about the environment of the workplace and, especially, the attitudes of management towards women employees and their family responsibilities.

5.2.2.1 Work Environment

While some interviewees pointed to the banks' positive work environment for women employees, at least at entry level, others claimed that it was relatively more difficult for female than male employees, especially, in terms of combining paid work and family responsibilities as well as, progressing their career. Three interviewees noted that private banks had been the main employers of women in the banking sector since the early 1980s. The other interviewees, however, were critical of the private banks' working culture; in particular their long workhours and high workloads, with huge customer-targets set for employees and a lack of transparency in their promotional procedures.

5.2.2.2 Working Hours

The issue of long working hours arose in every interview. The standard working hours for bank employees in Bangladesh are from 10 a.m. to 6 p.m. from Sundays to Thursdays (Bangladesh Bank 2015). The interviewees, however, mentioned about their employees having to work beyond 6 p.m. on weekdays, as well as sometimes on weekends. It was also noted that training sessions were usually held on weekends.

*We [employees including HR managers] work really long hours in banks.
(B6)*

*They [bank employees] have a time to begin by 9.30 [a.m.] or 10 [a.m.] but no specific time to leave.
(B1)*

Practices in relation to hours of work appeared to vary between the banks. For instance, two HR managers mentioned that they attempted to keep Saturday work to a minimum, trying to limit them to once a month. Three HR managers stressed the efforts on the part of their banks to improve the working hours' situation. One stated, her bank initiated policies that employees and/or their supervisors would need to get prior permission from the HR department if they needed their employees to stay longer than standard hours. Other interviewees, however, indicated an opposite picture where some managers were requiring their employees to log out officially on the regular departure time, but then keeping them at work after that (B3).

Many interviewees suggested that there was a difference in working hours practice between male and female employees, with the women being allowed to leave by 6 p.m. on weekdays while the men were required to work longer hours. Other HR manager interviewees, however, claimed that this was not happening in their banks as the heavy workloads prevented female employees from being able to leave early.

All interviewees recognised that there were gender differences in the impact of the long working hours. They recognised that this left less time for employees' families and that, given women's more substantial role in the family, they were more affected by the long working hours. Three interviewees claimed that many women these days were reluctant to work in banks due to this long working hours' culture. Of concern, was the comment by several of the HR managers that banks preferred to recruit men as they were perceived as being able to work longer hours than women:

*In the name of automation, they [banks] reduced [the number of] employees so much that obviously you need more time [to complete the work]. The men can stay until 10 p.m., but women cannot. Then, even unwillingly, they [banks] are recruiting males more.
(B5)*

5.2.2.3 Movements to Out-Station

Another issue raised by the HR managers was that bank employees, sometimes, were required to transfer in their work to an out-station. This was viewed as a development opportunity, sometimes associated with a promotion, but an opportunity that the women were unlikely to avail themselves of.

Even short term stays at an out-station, either for the purposes of a work visit in a branch outside of the city or to attend a training institute, were another challenge for women employees. The major barrier preventing women from participating in these opportunities was that, it was generally viewed as unacceptable for women to stay away from their families without the protection of their father/husband; in addition for those who are mothers, they would not be able to care for their children. This outcome, thus, was seen as a combination of women's own decision resulting from their family responsibilities, as well as a result of the patriarchal influence.

*Their [women's] family wouldn't allow that [movement to out-station] happily.
(NB14)*

Also, some interviewees noted that a number of banks preferred women not to move to an out-station due to concerns about security in the country; it was commented that in remote, rural areas additional security arrangements were needed for women to work. For instance, one HR manager mentioned that he had to allow one additional male officer to escort a female officer when that female officer needed to visit a rural project (B6); some banks 'could not' or 'did not' want to arrange that additional security.

Nevertheless, the female employees were commonly blamed for forgoing the opportunity either for promotion, work visits and/or training sessions. Women's inability to move to an out-station, then, was seen as sufficient ground for not promoting them due to the lack of *enough preparation (B4)*, for example, through field experiences.

5.2.2.4 Managements' Attitude towards Women

During the interviews, the interviewees made several comments regarding the attitudes of the banks' management to the WF issues of the female employees. Although in the beginning all the interviewees mentioned about the banks' positive attitude to women, further discussion revealed views that indicated differential treatment of women.

During the interviews, the most common attitude revealed was the women's identification as being 'employees with family responsibilities'. This, then, resulted in several assumptions on the part of the senior and middle level managers, as well as their peers. Interviewees reported that the competency and professionalism of women were often questioned. As already mentioned in Section 5.1.2, women employees were found more in customer service types of jobs than in credit departments; senior management

doubted their suitability in senior positions and line managers were less inclined to include women in their teams due to their greater role in the family. When asked for an explanation, nine interviewees acknowledged women's equal ability to do the banking jobs, but then linked it to their WF issues saying that it was not about:

Skill or knowledge or intellectual ability, the biggest barrier is [that] she cannot adjust between office requirements and her family responsibilities.
(NB13)

Moreover, given the lack of workplace flexibility such as part-time work or telecommuting, women were described as requesting far more leave than men to care for their family.

Female employees have more tendencies to take leave [for family reasons] that senior management does not like.
(B6)

Women, then, sometimes suffered by receiving warnings from management about their performance, or were transferred to less responsible positions and/or were being perceived as less committed to their banking career (B10).

As mentioned in previous sections, given the limited availability of WF options in the banks, the combining of paid work and family responsibilities for female employees depended often on the informal arrangements which required the consideration and approval of their line managers. Several interviewees then interpreted such informal support when granted as providing women with a special favour.

Even in the meantime [during maternity leave], if there was any opportunity for promotion on the basis of seniority, I provided her that [promotion] too.
(NB11)

5.2.3 Socio-Cultural Aspects

All interviewees acknowledged the inevitability of conflict between paid work and home life, particularly, when people are working in jobs that demand long hours.

Whenever a person works, there might be conflict between the working life and personal life.
(NB11)

The majority of interviewees, however, viewed this as much more of a major hurdle for female employees due to socio-cultural expectations relating to women's family responsibilities. There were also numerous comments pointing to the limitations, emanating from cultural attitudes, upon women's activities in the workplace; some of which may impair their progress.

Many interviewees pointed to the women being discriminated against within their own family; examples started from the unequal treatment of sons and daughters within families that impact on educational opportunities, career choice and other career decisions during their employment. For example, one interviewee commented:

No family, in our culture, accepts that wives hold higher positions [in paid work] than their husbands.
(NB12)

As a result of these attitudes and expectations, women employees were sometimes described as investing less time and effort to advance their career.

[In the beginning of career] what did we [men] do? We put in our full efforts. But that woman gets hundreds of questions from her family; what she is doing in office for so long time? Different people make different comments; some say, let her get married.
(B5)

The consequences for women's careers were made apparent by one HR manager's comment that women failed to attend training sessions on weekends, and to sit for professional examinations as well as being unable to travel with supervisors around the region. The women's current inability to participate in these activities was seen, by some within organisations, as evidence of them being less committed to their careers.

Particularly within banking, the cultural attitudes emerge in relation to dimensions of jobs which involve interaction with others, in particular, men. Cultural views, shaped by tradition and religion, while not prohibiting women from interacting with men, do limit the extent of interaction. Any interaction or behaviour that might be viewed as somewhat intimate would be deemed inappropriate; e.g., a woman bank manager interviewing a male customer on her own in a closed office. These constraints impact upon the ability of women to network and work in customer-based roles in areas of banks, such as credit, sales or marketing. Social concerns about women's activities in the workplace were illustrated in the following story about the behaviour of one woman's husband:

Sometimes the husband [of female employee] keeps sitting outside the place [of events]. I saw, even, some husbands come and visit the office or restaurant to know what is happening, who are coming there etc. This becomes a big part of psychological harassment for the lady. Sometimes, as a result, she stops thinking about career.
(B5)

Moreover, the HR managers observed that the women's family often were accepting of their paid employment, but, this was conditional upon the women still fulfilling their roles at home.

In Bangladesh, women need to do everything in the family [after paid work].
(B9)

If the husband gets a fever, he desires the wife to stay by his side, but, if the wife gets a fever, he is leaving her, going to office.
(B1)

The family wants her (female employee) to come back home soon; the children also demand her home soon.
(NB15)

Women's expected central role in the Bangladeshi family meant that women are awaited to come home earlier from work than their male colleagues in order to complete their domestic responsibilities. This, thereby, sometimes puts limits on their participation in official events, as well as on their ability to respond to the bank's expectations of long hours. In some instances, it even resulted in women leaving their jobs.

This expectation by all members of the immediate and extended family of women's primary carer role was clearly, then, the main reason for women bank managers having the potential to suffer greater WF conflict than their male counterparts.

The HR managers also observed that the demands by family resulted in guilt in the women for not playing an adequate role in the family:

I felt so bad that time, oh God, am I suffering his [child] life for my career?
(NB12)

Finally, it was interesting to note that the HR managers acknowledged the limited formal support for women in paid work, but, did not advocate participation for the banks to change their policies and practices. Instead, they focussed their suggestions on the women; e.g., advising the women to convince their family about the importance of their role in the bank, perhaps allowing the children to visit their mother sometimes during work, and also encouraging women to check with their household via phone calls during work-hours.

5.3 Conclusion

While analysing the findings of the interviews with HR managers in banks and with industry experts, a few issues came up repeatedly regarding women's increased employment in banks, their under-representation in senior management as well as the challenges they faced while combining the paid work with family responsibilities. In terms of the first research question, relating to the career and employment outcomes for women managers who are also mothers, there were policies to increase women in banking employment but there was a lack of genuine drive for such change. There was evidence of growing employment of women in the banks but they were concentrated in the lower levels. Data emerged in relation to the roles of the state and banks in relation to their women employees' WF management (research questions two and three). Specifically, there was a lack of provisions, policies, consideration, or even identification of the employees' WF issues in the banks. WF was absolutely identified with female employees and seen as limiting their ability to do the job. The women were also found as being expected to lobby for change, though there was no expectation of men to share the caring responsibilities or to lobby for change.

These findings highlighted a strong gender effect (research question 4) both in terms of the banks' policies towards employing women and also the clear association of family responsibilities with women. And, finally, these initial findings suggested similarities with the findings from studies on WF in several other Asian countries; in particular, the lack of policies and regulatory support from the state and employer organisations.

This responded substantially to the first question of this research on 'what are the employment and career outcomes for women managers, who are also mothers, working in banks in Bangladesh'.

Additionally, the findings addressed to the role of state and banks as workplaces in two broad aspects: in supporting and/or in creating barriers for women's WF management; as included in second and third questions in this research. Specifically, there was a lack of provisions, policies, consideration, or even identification of the employees' WF issues in the banks. WF was absolutely identified with female employees and seen as limiting their ability to do the job. The women were also found as being expected to lobby for change, though there was no expectation of men to share the caring responsibilities or to lobby for change. In this way, the fourth research question i.e.,

impact of gender on women's employment and WF issues were addressed. There were policies to increase women in banking employment, but there was a lack of genuine drive for such change.

Interestingly, the literature identified a number of similar issues regarding women's employment and their WF management in other countries. What was identified additionally, through the interview findings, that, like a few other developing countries especially in Asia, Bangladesh experienced a little WF support initiatives in the state level, which, then, failed to motivate the organisations to take further initiatives on their own.

In the next chapter, Chapter Six, findings from the survey data from Phase 2 of the research are reported and considered. These present the employees' views on women's employment and WF issues.

Chapter Six

FINDINGS II: SURVEY OF BANK EMPLOYEES

6.0 Introduction

In this chapter the findings from the second phase of this study are reported. After analysing the findings from Phase 1, which provided employers' and experts' views on women's employment and WF issues in the banking industry of Bangladesh, this second phase was planned to obtain the employees' perspective.

While utilizing mixed methods of research in three phases of this study in the sequence of QUAL-QUAN-QUAL, a structured questionnaire was developed in this phase on the basis of the findings from first phase data. The survey was conducted among 562 male and female managers directly in the five sample banks. Chapter Four, the Research Methods, detailed the research process used in this phase describing the sample of the survey, its data collection procedure including development of the questionnaire, pilot testing, administration of the survey, and also, the process of analysing the survey data.

The chapter is commenced with a brief description of the participants' profile. This is followed by a description of their perceptions of various aspects of their career, and, most importantly for this research, their views of WF issues.

6.1 Profile of the Sample

As outlined in Chapter Four, the survey was distributed to a cross-section of employees in both head office and one branch office of each of the five banks in the sample. The sample was formed so that it covered all categories of banks available in the banking industry in Bangladesh. Out of 664 questionnaires distributed, 562 were returned, a return rate of 84.6%. The profiles of the participants is described in this section initially in terms of their work-related characteristics and, then, in relation to their personal characteristics.

6.1.1 Work-Related Characteristics

The participants' details such as their location by employing bank, their distribution across the levels of management, along with their length of employment in their current bank are outlined as follows.

6.1.1.1 Bank Representation

As discussed in both Chapters Three and Four, there are four broad types of banks in Bangladesh. Given that the type of bank had the potential to influence workplace

practices, the sample for the survey included participants from one bank from each category. The number of participants from each selected bank is set out in Table 6.1:

Table 6.1: Participation in Survey*Bank Cross-tabulation (n=557)

		Nature of Bank		Frequency	Valid Percent
Valid	B1	SDB	Specialised Development Bank	93	16.7
	B2	CPCB	Conventional Private Commercial Bank	130	23.3
	B3	IPCB	Islami Shariah based PCB	120	21.5
	B4	SOCB	State Owned Commercial Bank	120	21.5
	B5	FCB	Foreign Commercial Bank	94	16.9
	Sub-Total			557	100.0
Missing	System			5	
Total				562	

Since the nature of work in branch offices could be different to that in the head office of a bank, it was felt that it would be useful to identify the location of participants. Accordingly, just over half of the participants (55.5%, n=304) were from head offices and the rest from branch offices. A higher proportion of the female participants were from branch offices (56.9%, n=91) compared with males (38.5%, n=146). The female participants were particularly low from the head office in B1 (14.9%, n=7) and in B3 (3.4%, n=2).

6.1.1.2 Position in Management

Table 6.2 shows the distribution of the participants' positions across the three levels of management in banks; junior, middle and senior management.

Table 6.2: Participants' Position in Bank's Management *Gender Cross-tabulation (n=546)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Junior Management	305	55.9	62.9 (n=100)	53.0 (n=201)
	Middle Management	203	37.2	31.4 (n=50)	39.6 (n=150)
	Senior Management	38	7.0	5.7 (n=09)	7.4 (n=28)
	Sub-Total	546	100.0	100.0	100.0
Missing	System	16		4.3% (n=24)	
Total		562		100.0 (n=562)	

Just over half of the participants (55.9%, n=305) were from junior management, followed by middle management (37.2%, n=203) and, finally, from senior management (7.0%, n=38). When compared with the first stage data, which showed the number of

employees in various levels of management, only 1.7% employees were found in senior management while 98.3% were in middle and junior management in all five banks. Thus, the survey sample contained a higher proportion of senior managers.

Analysis by gender, however, confirmed the profile described in the previous chapter; viz., of a higher proportion of female participants being found in junior management compared with the male participants. Conversely, a higher proportion of male participants were located in middle-management and senior-management positions.

Table 6.3: Participants' Position in Management *Bank *Gender Cross-tabulation (%) (n=538)

Position in Management	B1		B2		B3		B4		B5	
	F*	M**	F	M	F	M	F	M	F	M
Junior	79.2	43.5	63.3	37.0	21.4	51.1	65.8	43.0	95.0	94.1
Middle	8.3	52.2	24.5	32.9	78.6	46.7	34.2	55.7	5.0	5.9
Senior	12.5	4.3	12.2	30.1	0	2.2	0	1.3	0	0

*F= Female participants

**M= Male participants

Table 6.3 shows the participation in terms of gender with respect to the participants' position in management in respective banks. It shows a varying profile across banks. For example, there was no representation of women at all from senior management in three banks (B3, B4, and B5). The largest group of women participants for 4 out of the 5 banks were positioned in junior management, with 95.0% of the female participants in B5 coming from junior management. Interestingly, the largest group of women participants in B3 were positioned in middle management roles.

6.1.1.3 Length of Service with Current Employer

Just over half of the participants (56.6%, n=308) had worked for more than five years with their current bank. 59.3% (n=224) of males, compared with 50% (n=79) of females had been employed in their current bank for more than five years.

Table 6.4: Length of Service * Gender Cross-tabulation (n=544)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Less than 1 year	44	8.1	11.4 (n=18)	6.6 (n=25)
	1-5 years	192	35.3	38.6 (n=61)	34.1 (n=129)
	More than 5 years	308	56.6	50.0 (n=79)	59.3 (n=224)
	Sub-Total	544	100.0	100.0	100.0
Missing	System	18		4.6% (n=26)	
Total		562		100.0 (n=562)	

Further, a more specific look into the data according to respective banks in which they are employed reveals varying profiles across banks. Over 80% of the participants in B3 and B4 had more than five years' service in their current bank, whereas only 21% had more than five years with B5.

Table 6.5: Length of Service *Bank Cross-tabulation (%) (n=542)

Responses	B1	B2	B3	B4	B5
Less than 1 year	14.0 (n=13)	7.0 (n=9)	0	0.9 (n=1)	22.8 (n=21)
1-5 years	33.3 (n=31)	53.9 (n=69)	17.5 (n=21)	16.5 (n=18)	56.5 (n=52)
More than 5 years	52.7 (n=49)	39.1 (n=50)	82.5 (n=99)	82.6 (n=90)	20.7 (n=19)

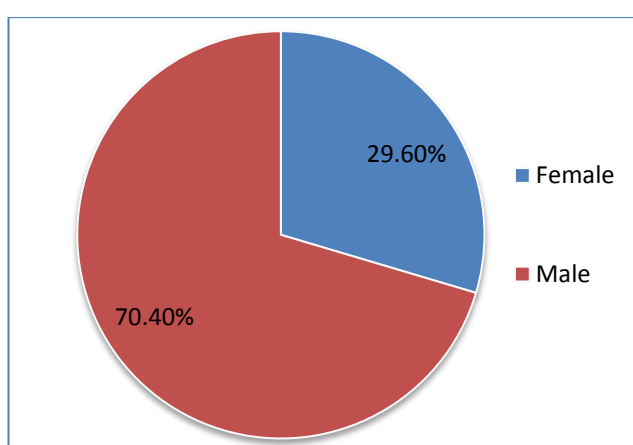
6.1.2 Personal Characteristics

In continuing to present the participants' profiles, details of their gender profile, education level, marital and children status, and also the availability of paid help at home are provided in this sub-section.

6.1.2.1 Gender Distribution

Of the 562 participants in the survey, 387 were males and 163 were females with a missing value of twelve. Figure 6.1 presents the distribution in a pie graph to illustrate the gender ratio (approximately 30:70 for Female: Male) clearly.

Figure 6.1: Participants' Gender Distribution



The first stage data indicated a gender ratio of around 10:90 (Female: Male) in the employment in sample banks; thus, the survey included a higher percentage of women employees. The following Table 6.6 compares the gender ratios in each bank in terms of their employment and participation in the survey:

Table 6.6: Comparison of Gender Ratio in Employment in Banks and Participation in Survey

Banks	Gender Ratio (%) (Female: Male)	
	Employment in Banks	Proportion of Participants in Survey
B1	16:84	26:74
B2	12:88	41:59
B3	02:98	24:76
B4	12:88	33:67
B5	16:84	22:78

Given that the main focus of the research is on the position of female managers, and in particular to their WF experience, the inclusion of a higher proportion of female participants was deliberate. Data in Table 6.6 reflects a variation in the participation of female employees across banks ranging from 22% (B5) to 41% (B2).

6.1.2.2 Highest Level of Education

Table 6.7 indicates a high level of education amongst the participants. The table identifies ‘master degree’ as the majority of the participants’ (51.3%, n=279) highest level of education. Next, 32% (n=174) of participants have additional degrees on top of their master degree; i.e., either Professional Diploma, or MPhil, or PhD. Therefore, considering both, it is found that 86.5% (n=327) of men have either a masters or higher degree compared with 74.5% (n=117) of women. Conversely, a higher proportion of women than men hold a bachelor degree as their highest level of education; 25.5% (n=40) of women compared to 13.5% (n=51) of men.

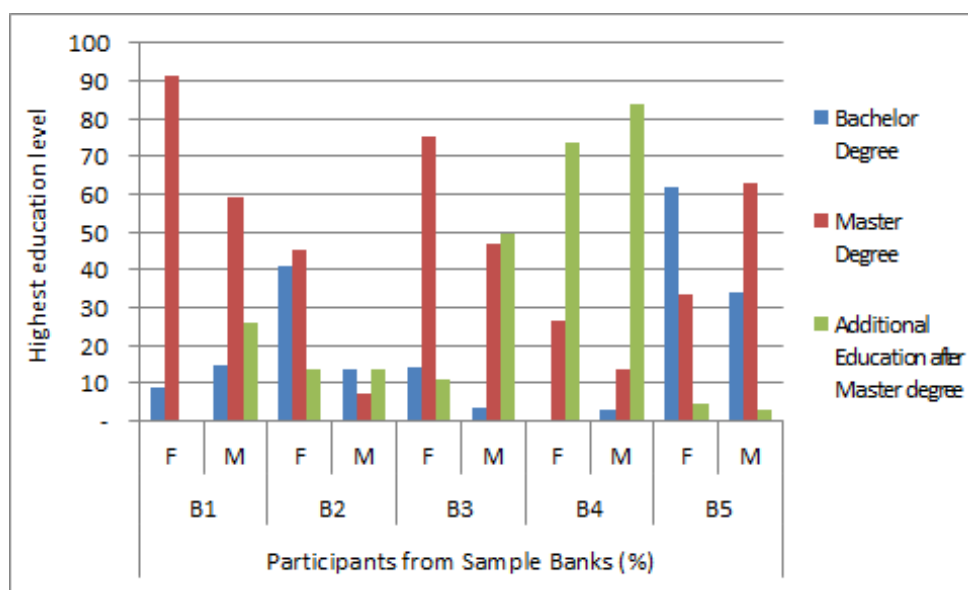
Table 6.7: Participants’ Highest Education *Gender Cross-tabulation (n=544)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Bachelor Degree	91	16.7	25.5 (n=40)	13.5 (n=51)
	Master Degree	279	51.3	51.6 (n=81)	50.8 (n=192)
	Additional Education (e.g., Professional Diploma/MPhil/PhD after Master Degree)	174	32.0	22.9 (n=36)	35.7 (n=135)
	Sub-Total	544	100.0	100.0	100.0
Missing	System	18		4.8% (n=27)	
Total		562		100.0 (n=562)	

Figure 6.2 shows variation in the educational profile of the participants across the banks. A large group of female participants in B4 held a higher degree beyond their masters while the same in B5 held a bachelor degree as their highest level of education.

This may be a result of the respective bank’s recruitment and promotional policy; e.g., banks like B2 and B5 sometimes recruit from interns who have just completed their bachelor degree. Again, the promotional policy of B4 may encourage the participants to go for further education, like a ‘banking diploma’, to get promoted in the bank, as mentioned by their HR Managers during expert interviews in the first stage of the research. B1 and B3 usually require a minimum of a master degree when recruiting.

Figure 6.2: Participants’ Highest Level of Education *Bank *Gender (%)



6.1.2.3 Marital Status

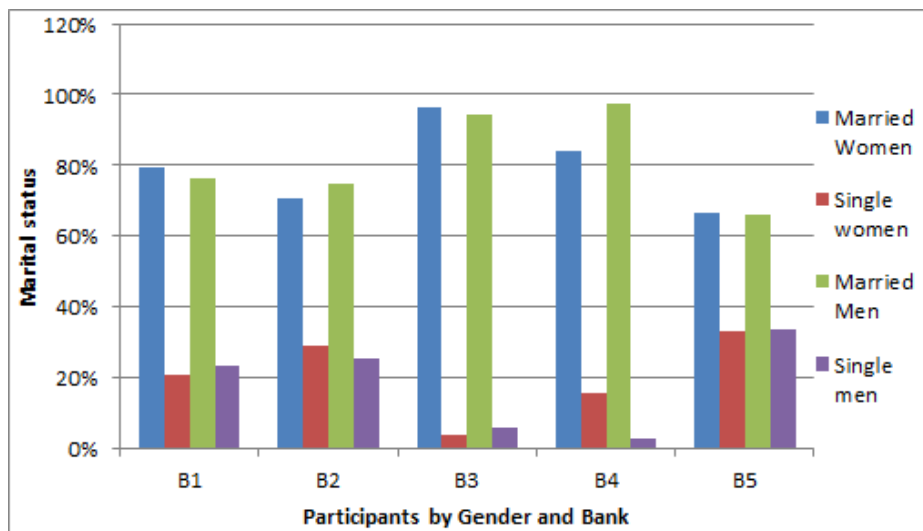
81.6% (n=438) of the participants were married (see Table 6.8) with there being little difference between female and male participants. It should be noted that, in Bangladesh, the average age of marriage for women is 18.6 years and for men is 24.9 years (Bangladesh Bureau of Statistics 2013a, p. 50). Thus, by the age at which they are employed by the banks after completing their education, most of them are already married.

Table 6.8: Participants’ Marital Status *Gender Cross-tabulation (n=537)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Single	99	18.4	20.9 (n=33)	17.1 (n=64)
	Married	438	81.6	79.1 (n=125)	82.9 (n=310)
	Sub-Total	537	100.0	100.0	100.0
Missing	System	25		5.3% (n=30)	
Total		562		100.0 (n=562)	

There was, however, difference across banks in the marital status of the research participants. As can be seen in Figure 6.3 single participants were in higher proportions in B5, though were particularly low in B3 and B4. One possible explanation for this varying picture is the education level sought by each bank in their recruitment policy. As already mentioned, some banks, like B5, sometimes recruit from their interns who have just completed their bachelor degree, thus having younger employees; while others, like B3 and B4, require completion of a master degree to get employed in those banks, thus, ending up with a relatively older workforce.

Figure 6.3: Participants' Marital Status *Bank *Gender (%)



6.1.2.4 Children

As can be seen in Table 6.9 just less than half of the participants (46.5%, n=257) reported having no children at all. Again, amongst those who had children, very few had more than two children (5.2%, n=29). Gender analysis showed little difference between female and male participants in this trend. As this research targeted highly educated people of Bangladesh, traditionally, their families were likely to be smaller.

Table 6.9: Participants' Children Status *Gender Cross-tabulation (n=553)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	None	257	46.5	51.6 (n=83)	44.1 (n=169)
	One	149	26.9	24.8 (n=40)	27.7 (n=106)
	Two	118	21.3	18.6 (n=30)	22.7 (n=87)
	More than two	29	5.2	5.0 (n=8)	5.5 (n=21)
	Sub-Total	553	100.0	100.0	100.0
Missing	System	9		3.2% (n=18)	
Total		562		100.0 (n=562)	

Clearly this finding, that almost half of the participants have no children, is important when analysing their responses relating to their WF management.

6.1.2.5 Assistance in the Home

Participants were asked whether they were part of a nuclear family (i.e., family that includes the participant, their partner, and children) or joint family (i.e., participant, their partner, and children, as well as parents/in-laws), so as to ascertain the presence of possible family-based assistance with children, as well as potential social expectations of the women, in particular.

Table 6.10: Participants’ Family-structure *Gender Cross-tabulation (n=479)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Nuclear Family	253	52.8	58.4 (n=80)	50.3 (n=169)
	Joint Family	226	47.2	41.6 (n=57)	49.7 (n=167)
	Sub-Total	479	100.0	100.0	100.0
Missing	System	83		15.8% (n=89)	
Total		562		100.0 (n=562)	

The participants were divided fairly evenly between the two categories, though a higher proportion of females than males were in nuclear families. This data had the highest missing values (n=83); despite both the alternative answers having been explained with examples in the questionnaire.

The survey also sought information on the extent of paid help the participants might have at home. Here, ‘full-time’ paid domestic help refers to where the paid domestic helpers live in the family, whereas ‘part time’ helpers do not.

Table 6.11: Paid Assistance in Participants’ Home *Gender Cross-tabulation (n=557)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	No Paid Domestic Helper	89	16.0	16.7 (n=27)	15.8 (n=61)
	Part-time Paid Domestic Helper	284	51.0	48.8 (n=79)	51.0 (n=197)
	Full-time Paid Domestic Helper	184	33.0	34.6 (n=56)	33.2 (n=128)
	Sub-Total	557	100.0	100.0	100.0
Missing	System	5		2.5% (n=14)	
Total		562		100.0 (n=562)	

84% of participants reported having some paid domestic help. Specifically, 51% (n=284) had ‘part time’ paid domestic helpers whereas 33% (n=184) had ‘full time’ helpers, with virtually no gender difference.

6.2 Position of Women in Banks: Potential Workplace Barriers

As already described, a small number of women, compared to men, were employed in the sample banks. In the survey, there was no representation of them at all in the senior level of management in three banks (B3, B4, and B5). Thus, this section is focussed on the perception of the participants regarding their career development; i.e., whether they were able to work in different roles in the banks, to seek training and undertake opportunities related to promotions.

In the questionnaire, a five point Likert scale was utilised to provide options for responses, ranging from ‘Strongly Disagree’ to ‘Strongly Agree’ keeping ‘Neutral’ as the middle point. In this analysis, the responses are regrouped in three broad options; ‘Strongly Disagree/Disagree’, ‘Neutral’, and ‘Agree/Strongly Agree’ to enable the reader to see the trends more easily. Therefore, from now onward, the first option will be named as ‘Disagree’, second ‘Neutral’ and final as ‘Agree’.

6.2.1 Job Segregation

Participants were asked to respond to the statement ‘there is no barrier for me to work in any department of this bank’. Just under half of the participants (46.8%, n=259) agreed but 30.5% (n=169) disagreed with the statement. Interestingly, a substantial percentage of participants (22.7%, n=126) recorded a neutral response. Table 6.12 breaks the responses down further by gender, though the trends in responses are similar.

Table 6.12: Responses to ‘there is no barrier for me to work in any department in this bank * Gender Cross-tabulation (n=544)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	169	30.5	31.1 (n=50)	29.1 (n=111)
	Neutral	126	22.7	24.8 (n=40)	22.0 (n=84)
	Agree	259	46.8	44.1 (n=71)	48.8 (n=186)
	Sub-Total	544	100.0	100.0	100.0
Missing	System	18			3.6% (n=20)
Total		562			100.0 (n=562)

When the gendered responses on job segregation were broken down further by bank, substantial differences in responses across banks were found. Table 6.13 depicts a higher level of agreement in B1 and B2, a lower level in B5, and a lower level amongst females in B3 and B4. The participants from B4 had high neutral responses, too.

Table 6.13: Responses to ‘there is no barrier for me to work in any department in this bank’ *Bank *Gender Cross-tabulation (%) (n=540)

Responses	B1		B2		B3		B4		B5	
	F	M	F	M	F	M	F	M	F	M
Disagree	20.8	31.8	18.0	11.3	67.9	37.8	17.9	12.7	50.0	50.7
Neutral	16.7	18.2	18.0	26.8	7.1	5.6	53.8	41.8	20.0	19.2
Agree	62.5	50.0	64.0	62.0	25.0	56.7	28.2	45.6	30.0	30.1

6.2.2 Barriers to Promotion

Participants provided mixed views regarding whether there were barriers to them getting promoted in their banks; 38.9% (n=215) agreed, 31.9% (n=176) remained neutral and 29.2% (n=161) disagreed. Gender analysis, in the next table, showed that a higher percentage of female participants perceived barriers to promotion than did males. Both women and men returned a high level of neutral responses, too.

Table 6.14: Responses to ‘there is no barrier for me seeking promotion within my bank’ * Gender Cross-tabulation (n=552)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	161	29.2	34.6 (n=55)	26.2 (n=100)
	Neutral	176	31.9	33.3 (n=53)	31.2 (n=119)
	Agree	215	38.9	32.1 (n=51)	42.5 (n=162)
	Sub-Total	552	100.0	100.0	100.0
Missing	System	10		3.9% (n=22)	
Total		562		100.0 (n=562)	

A further breakdown of the responses by bank is shown in Table 6.15 regarding the participants’ reports which varied across banks:

Table 6.15: Responses to ‘there is no barrier for me seeking promotion within my bank’ *Bank *Gender Cross-tabulation (%) (n=538)

Responses	B1		B2		B3		B4		B5	
	F	M	F	M	F	M	F	M	F	M
Disagree	25.0	17.6	26.5	18.6	59.3	43.3	28.9	17.9	42.9	28.8
Neutral	33.3	26.5	26.6	30.0	18.5	12.2	60.5	52.6	19.0	37.0
Agree	41.7	55.9	46.9	51.4	22.2	44.4	10.5	29.5	38.1	34.2

In general, participants from B1 and B2 displayed a higher level of agreement that there were no barriers to seek promotion in their banks. By contrast, the participants from B3, B4 and B5 showed lower levels of agreement regarding perceived issues in seeking promotion. Particularly, the female participants from B3 and B5 responded with a higher level of disagreement with the statement, while the B4 participants chose a higher ‘neutral’ response rather than disagree with the statement. This is consistent with their prior responses about job segregation in their banks, as illustrated in Table 6.13.

Table 6.16: Responses to ‘there is no barrier for me seeking promotion within my bank’ *Location Cross-tabulation (%) (n=538)

Responses	Head office	Branch office
Disagree	27.3 (n=81)	30.3 (n=73)
Neutral	32.0 (n=95)	31.1 (n=75)
Agree	40.7 (n=121)	38.6 (n=93)

In Table 6.16, the responses are also checked to determine whether there is any variation in terms of location of participation, but only a little difference in responses can be seen between responses of those in head office compared with those located in branches of the banks.

Finally, the responses are broken down by the participants’ position in their respective banks’ management, and is showed in Table 6.17. Perhaps unsurprisingly, senior managers were less likely to perceive barriers to promotion than junior managers.

Table 6.17: Responses to ‘there is no barrier for me seeking promotion within my bank’ *Position in Management Cross-tabulation (%) (n=537)

Responses	Junior Management	Middle Management	Senior Management
Disagree	33.4 (n=101)	24.2 (n=48)	21.6 (n=8)
Neutral	28.8 (n=87)	35.4 (n=70)	29.7 (n=11)
Agree	37.7 (n=114)	40.4 (n=80)	48.6 (n=18)

6.2.3 Barriers to Training Opportunities

Approximately half of the participants (52.7%, n=290) agreed that there was no barrier in their banks in regard to seeking training opportunities. Female participants, however, recorded a higher percentage of ‘disagree’ responses than males. Again, over 20% of participants recorded a neutral response.

Table 6.18: Responses to ‘there is no barrier for me getting training opportunities in my bank’ * Gender Cross-tabulation (n=550)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	135	24.5	28.9 (n=46)	22.4 (n=85)
	Neutral	125	22.7	20.1 (n=32)	23.2 (n=88)
	Agree	290	52.7	50.9 (n=81)	54.4 (n=206)
	Sub-Total	550	100.0	100.0	100.0
Missing	System	12		4.3% (n=24)	
Total		562		100.0 (n=562)	

The following Table 6.19 breaks down the responses further by bank:

Table 6.19: Responses to ‘there is no barrier for me getting training opportunities in my bank’ *Bank Cross-tabulation (%) (n=545)

Responses	B1	B2	B3	B4	B5
Disagree	23.1 (n=21)	15.9 (n=20)	43.6 (n=51)	16.0 (n=19)	23.9 (n=22)
Neutral	29.7 (n=27)	10.3 (n=13)	9.4 (n=11)	44.5 (n=53)	19.6 (n=18)
Agree	47.3 (n=43)	73.8 (n=93)	47.0 (n=55)	39.5 (n=47)	56.5 (n=52)

There was a much higher level of perception of lack of barriers to accessing training opportunities among the participants in B2. Conversely, a much higher percentage of B3 participants appeared to perceive barriers to training opportunities. Interestingly, B2 and B3 participants recorded a low level of neutral responses in contrast to little less than half of the B4 responses being ‘neutral’.

A further breakdown of the responses by gender is shown in Table 6.20. It is pointed out that the participants’ reporting varied by gender across banks. Specifically, the participants from B1 and B2 displayed largely a high level of agreement that there were no barriers in seeking training opportunities in their banks. By contrast, there was a higher level of disagreement with the statement particularly by the female participants from B3 and B5. A large group of B4 participants of both genders responded ‘neutral’.

Table 6.20: Responses to ‘there is no barrier for me getting training opportunities in my bank’ *Bank *Gender Cross-tabulation (%) (n=536)

Responses	B1		B2		B3		B4		B5	
	F	M	F	M	F	M	F	M	F	M
Disagree	17.4	25.0	16.0	14.1	63.0	37.5	23.1	12.8	40.0	19.4
Neutral	21.7	32.4	12.0	7.0	7.4	10.2	46.2	43.6	5.0	23.6
Agree	60.9	42.6	72.0	78.9	29.6	52.3	30.8	43.6	55.0	56.9

Responses were further analysed on the basis of whether or not the participants had children. This was because, in the first stage, some HR managers reported that female managerial employees with family responsibilities often did not participate in training sessions that were usually held on weekends. This was considered to affect their promotional prospects later, as leaving the participants in the position of being lacking in particular experience of promotional criteria, the HR managers added.

Female participants who had children were found to have a somewhat lower level of agreement with ‘there is no barrier for me getting training opportunities in my bank’.

Table 6.21: Responses to ‘there is no barrier for me getting training opportunities in my bank’ *Gender *Children Cross-tabulation (%) (n=533)

Responses	Participants With No Child		Participants With Children	
	Female	Male	Female	Male
Disagree	26.5 (n=22)	25.5 (n=42)	32.0 (n=24)	20.5 (n=43)
Neutral	16.9 (n=14)	18.8 (n=31)	22.7 (n=17)	26.2 (n=55)
Agree	56.6 (n=47)	55.8 (n=92)	45.3 (n=34)	53.3 (n=112)

6.2.4 Transfer to Out-station

During the expert interviews in the first stage of the research, some HR managers mentioned that employees sometimes get transferred to an out-station, particularly to branches in remote and rural areas. They indicated that some women were unwilling to take up such transfers due to family issues and this, then, impacted negatively on their promotion prospects.

Therefore, three relevant questions were included in the second stage survey; viz., as to whether such transfer was a mandatory requirement for one’s career growth in the bank (yes/no option), whether one was ever so transferred (yes/no option) and whether it was very difficult for employees to balance work and family in the case of such a transfer (five point, Likert scale). Surprisingly, 79.4% (n=446) of participants reported that transfer to an out-station was ‘not mandatory’ for them. Also, 75.6% (n=425) of participants reported that they had not been transferred to an out-station, though there were differences among the banks. More than half of the females from B3 (57.1%, n=16) and males from B4 (58.2%, n=46) reported that they had been transferred to an out-station.

64.9% (n=360) of the participants, however, agreed that it would be very difficult to balance work and family in the case of a transfer to an out-station. Interestingly, female participants showed less agreement than males (57.1% females compared to 67.7% males) regarding such difficulty; a large group of female participants (30.7%) remained neutral, too. Surprisingly, 46.4% female participants from B3 had a ‘neutral’ response, when 57.1% of the females from B3 reported being transferred to an out-station.

6.3 Work-Family Issues

The next set of questions focussed on issues relevant to the WFB of the participants. Questions were included in the survey that related mostly to their work and family outcomes and a few socio-cultural aspects that might contribute to their WF issues.

6.3.1 Work and Family Related Outcomes

This section contains the analysis of the variables that emanate from the workplace and influence the WF outcomes of managerial employees. It includes consideration of working hours, workload, support in the workplace from supervisors, colleagues and the senior management, family interference with work (FIW) and six different WF policies in sample banks.

6.3.1.1 Working Hours

In the survey, information was sought from the participants about their hours of work in banks. In four options provided, they were asked whether they worked standard hours i.e., 10 a.m. to 6 p.m. on week days only (Option A); or standard hours plus up to two additional hours each day on week days (Option B); or standard hours plus more than two additional hours each day on week days (Option C); or standard hours plus more than two additional hours each day on week days plus some weekends (Option D).

Table 6.22: Responses to ‘at present, approximately how many hours do you work in the bank?’ * Gender Cross-tabulation (n=554)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Option A	215	42.9	59.6 (n=90)	36.1 (n=123)
	Option B	197	39.3	28.5 (n=43)	44.0 (n=150)
	Option C	34	6.8	6.6 (n=10)	7.0 (n=24)
	Option D	55	9.8	5.3 (n=8)	12.9 (n=44)
	Sub-Total	501	100.0	100.0	100.0
Missing	System	61		12.5% (n=70)	
Total		562		100.0 (n=562)	

As in Table 6.22, 16.6% (n=89) of participants reported that they worked very long hours (Options C+D), while 43% reported working standard hours only. This question had a high (10.9%, n=61) number of missing values, too.

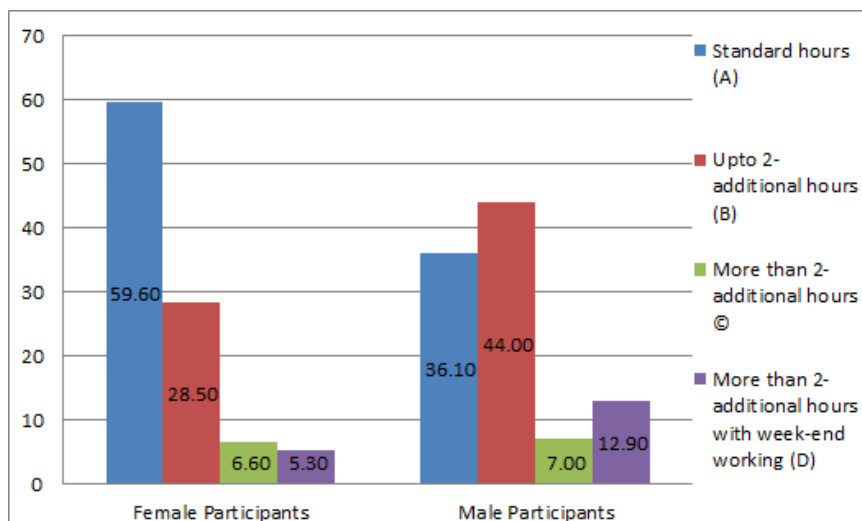
Some differences were found when these responses were broken down by bank, as shown in Table 6.23. In B4, 80.7% of participants recorded standard hours' working only (Option A), while in B2 and B5 approximately 30% worked very long hours (Options C+D). It is noteworthy that B5 is a foreign commercial bank and B2 is a conventional private commercial bank, while B4 is a state-owned commercial bank.

Table 6.23: Responses to 'at present, approximately how many hours do you work in the bank?' *Bank Cross-tabulation (%) (n=497)

Responses	B1	B2	B3	B4	B5
Option A	40.7 (n=35)	33.3 (n=36)	33.3 (n=37)	80.7 (n=92)	17.9 (n=14)
Option B	43.0 (n=37)	38.0 (n=41)	55.0 (n=61)	14.9 (n=17)	51.3 (n=40)
Option C	1.2 (n=1)	6.5 (n=7)	5.4 (n=6)	1.8 (n=2)	21.8 (n=17)
Option D	15.1 (n=13)	22.2 (n=24)	6.3 (n=7)	2.6 (n=3)	9.0 (n=7)

When viewed by gender, as shown in Figure 6.4, it was, however, found that a much higher proportion of women than men (59.6%: 36.1%) recorded that they worked standard hours (Option A).

Figure 6.4: Participants' Working Hours *Gender (%) (n=492)



In addition, the responses were analysed by the participants' position in management. It is interesting to note that there was very little difference in the profile of work hours; indeed, the highest proportion of managers working very long hours (Option C+D) was junior managers (23%, n=63) compared with middle (9.2%, n=17) and senior managers (16.6%, n=05).

6.3.1.1.1 Satisfaction with the Working Hours

Overall, the participants demonstrated their agreement that they were satisfied with working hours in their bank; 61.9% (n=346) responded 'agree' as shown in Table 6.24. Females, however, showed somewhat less agreement than males and registered a higher percentage of neutral responses to the statement.

**Table 6.24: Responses to 'I am satisfied with my working hours in this bank' *
Gender Cross-tabulation (n=559)**

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	127	22.7	24.7 (n=40)	21.0 (n=81)
	Neutral	86	15.4	20.4 (n=33)	13.8 (n=53)
	Agree	346	61.9	54.9 (n=89)	65.2 (n=251)
	Sub-Total	559	100.0	100.0	100.0
Missing	System	3		2.7% (n=15)	
Total		562		100.0 (n=562)	

Moreover, the satisfaction level varied across banks, as in Table 6.25. The largest disagreement with satisfaction was reported by the participants from B5 (37.2%, n=35) and B3 (35%, n=42). By contrast, there was a high level of satisfaction in B4. When compared with the data on the length of their working hours, it was observed that longest hours were reported by the participants in B2 and B5, yet the highest levels of dissatisfaction came from the participants in B3 and B5.

**Table 6.25: Responses to 'I am satisfied with my working hours in this bank'
*Bank Cross-tabulation (%) (n=554)**

Responses	B1	B2	B3	B4	B5
Disagree	18.3 (n=17)	16.5 (n=21)	35.0 (n=42)	9.2 (n=11)	37.2 (n=35)
Neutral	16.1 (n=15)	19.7 (n=25)	16.7 (n=20)	5.8 (n=07)	19.1 (n=18)
Agree	65.6 (n=61)	63.8 (n=81)	48.3 (n=58)	85.0 (n=102)	43.6 (n=41)

Again, marital status and children were found to have a minimal impact on the responses of the participants. Contrary to what might be expected, a larger percentage of single participants (32%, n=31) reported disagreement with the satisfaction in working hours than did the percentage of married ones (19.4%, n=84), where single females disagreed most (39.4%, n=13). In terms of the impact of children, a lower percentage of mothers (51.9%, n=40) were satisfied than fathers (69.5%, n=148).

Table 6.26: Responses to ‘I am satisfied with my working hours in this bank’ *Children *Gender Cross-tabulation (%) (n=541)

Responses	Participants With No Child		Participants With Children	
	Female	Male	Female	Male
Disagree	26.5 (n=22)	23.8 (n=40)	23.4 (n=18)	19.2 (n=41)
Neutral	16.9 (n=14)	16.7 (n=28)	24.7 (n=19)	11.3 (n=24)
Agree	56.6 (n=47)	59.5 (n=100)	51.9 (n=40)	69.5 (n=148)

A cross-tabulation of females’ satisfaction regarding their work hours and the presence of paid helpers in the home revealed that their satisfaction increases with the presence of paid helpers, as in Table 6.27. Men’s responses, however, did not follow this pattern.

Table 6.27: Responses to ‘I am satisfied with my working hours in this bank’ *Paid help in home *Gender Cross-tabulation (%) (n=541)

Responses	No Paid Domestic Helper		Part-time Paid Domestic Helper		Full-time Paid Domestic Helper	
	Female	Male	Female	Male	Female	Male
Disagree	33.3 (n=9)	31.1 (n=19)	25.6 (n=20)	19.3 (n=38)	17.9 (n=10)	19.0 (n=24)
Neutral	18.5 (n=5)	8.2 (n=5)	19.2 (n=15)	9.1 (n=18)	23.2 (n=13)	23.8 (n=30)
Agree	48.1 (n=13)	60.7 (n=37)	55.1 (n=43)	71.6 (n=141)	58.9 (n=33)	57.1 (n=72)

6.3.1.2 Workload

The participants provided mixed views in considering whether their workload made it difficult for them to have a reasonable balance between work and family lives. There was little difference between the responses of women and men.

Table 6.28: Responses to ‘my workload makes it difficult for me to have a reasonable balance between my work and family life’ * Gender Cross-tabulation (n=559)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	219	39.2	39.9 (n=65)	38.8 (n=149)
	Neutral	145	25.9	23.3 (n=38)	26.8 (n=103)
	Agree	195	34.9	36.8 (n=60)	34.4 (n=132)
	Sub-Total	559	100.0	100.0	100.0
Missing	System	3			2.7% (n=15)
Total		562			100.0 (n=562)

Substantial differences, however, were found in responses from the participants across banks. Table 6.29 shows the details:

Table 6.29: Responses to ‘my workload makes it difficult for me to have a reasonable balance between my work and family life’ *Bank Cross-tabulation (%) (n=554)

Responses	B1	B2	B3	B4	B5
Disagree	27.2 (n=25)	49.2 (n=63)	37.5 (n=45)	51.7 (n=62)	24.5 (n=23)
Neutral	29.3 (n=27)	20.3 (n=26)	25.8 (n=31)	30.8 (n=37)	22.3 (n=21)
Agree	43.5 (n=40)	30.5 (n=39)	36.7 (n=44)	17.5 (n=21)	53.2 (n=50)

About half of the participants from B1 (43.5%) and B5 (53.2%) agreed that their workload was making it difficult to have a reasonable balance between their paid work and family responsibilities. By contrast, half of the participants from B2 and B4 largely disagreed with that statement. Although the responses from B4 and B5 fit with their earlier responses to working hours, the responses were contrary for B1 and B2. Around one-quarter of participants from all banks remained neutral.

Afterwards, analysis of the participants’ responses by marital status produced a surprising outcome. 45.5% (n=45) of single participants agreed with the statement that their workload made it difficult to have a reasonable balance between work and family lives, compared with 32.9% (n=143) of married participants.

Similarly, analysis of the responses in terms of whether or not the participants had children produced a counter-intuitive outcome; a higher proportion of childless participants agreeing with the statement than did those who had children (43.5%, n=111 non-parents, compared to 27.8%, n=82 parents). While this is consistent with the preceding findings on single participants, the size of the childless cohort is much larger than that of the ‘singles’ cohort.

Table 6.30: Responses to ‘my workload makes it difficult for me to have a reasonable balance between my work and family life’ *Paid help in home Cross-tabulation (%) (n=554)

Responses	Paid Domestic Helper		
	None	Part-time	Full-time
Disagree	32.6 (n=29)	36.7 (n=104)	46.7 (n=85)
Neutral	27.0 (n=24)	25.1 (n=71)	25.8 (n=47)
Agree	40.4 (n=36)	38.2 (n=108)	27.5 (n=50)

Analysis of the responses in terms of whether the participants had paid help at home revealed that where full-time paid domestic help was available (as in Table 6.30), a higher proportion of participants disagreed to the statement. There was very little

difference between the responses of those who had no paid domestic helper and those who had such help on part-time basis.

6.3.1.3 Support in Workplace

Support in the workplace is identified as critical for managerial employees in combining work and family responsibilities. Accordingly, the survey included questions regarding the participants' views on whether their supervisor and colleagues were supportive of their family responsibilities, along with whether the senior management was supportive of their use of WF policies.

6.3.1.3.1 Support from Supervisor

Just over half of the participants (56%, n=313) agreed that their supervisor was supportive of their family responsibilities; one quarter of participants remained neutral though. The pattern of responses was very similar for both females and males.

Table 6.31: Responses to ‘my immediate manager/supervisor is supportive of my family responsibilities’ *Gender Cross-tabulation (n=559)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	110	19.7	18.4 (n=30)	20.0 (n=77)
	Neutral	136	24.3	23.9 (n=39)	23.9 (n=92)
	Agree	313	56.0	57.7 (n=94)	56.1 (n=216)
	Sub-Total	559	100.0	100.0	100.0
Missing	System	3		2.5% (n=14)	
Total		562		100.0 (n=562)	

The following table breaks down the findings by bank and finds substantial differences. The participants from B1, B2 and B5 recorded a much higher level of agreement that their supervisor was supportive of their family responsibilities (in 70th percentile). By contrast, the participants from B3 and B4 provided mixed responses with higher disagreement and neutral records; less than half at B3 agreed with the statement and less than one quarter at B4 likewise. Moreover, a high percentage of neutral responses were received in B3 and B4.

Table 6.32: Responses to ‘my immediate manager/supervisor is supportive of my family responsibilities’ *Bank Cross-tabulation (%) (n=554)

Responses	B1	B2	B3	B4	B5
Disagree	8.6 (n=8)	8.7 (n=11)	25.8 (n=31)	37.5 (n=45)	13.8 (n=13)
Neutral	18.3 (n=17)	15.0 (n=19)	30.8 (n=37)	40.0 (n=48)	13.8 (n=13)
Agree	73.1 (n=68)	76.4 (n=97)	43.3 (n=52)	22.5 (n=27)	72.3 (n=68)

Gender analysis suggested some differences in the views between women and men within each bank, except for B2. A higher proportion of males believed that their supervisors were supportive of their family responsibilities in B3 and B5, but a higher proportion of females recorded their agreement in B1 and B4. Given that the numbers in some of the categories, when broken down like this, are quite small, the results should be interpreted with some care.

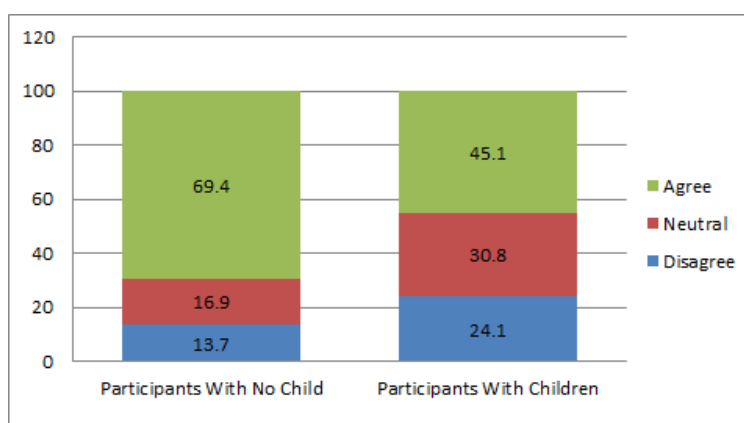
Table 6.33: Responses to ‘my immediate manager/supervisor is supportive of my family responsibilities’ *Bank *Gender Cross-tabulation (%) (n=546)

Responses	B1		B2		B3		B4		B5	
	F	M	F	M	F	M	F	M	F	M
Disagree	4.2	10.1	9.8	5.6	32.1	24.4	30.8	41.8	14.3	13.7
Neutral	12.5	20.3	11.8	15.3	35.7	30.0	41.0	39.2	19.0	12.3
Agree	83.3	69.6	78.4	79.2	32.1	45.6	28.2	19.0	66.7	74.0

There was very little difference in the responses when analysed by marital status. 55.5% (n=242) of married participants agreed with the statement compared to 60.6% (n=60) of single participants.

A noteworthy difference was found in participants’ responses in terms of whether or not they had children (see Figure 6.5). 45.1% (n=133) of parents reported that their supervisors were supportive of their family responsibilities compared to 69.4% (n=177) of childless participants. Parents recorded a large (30.8%, n=91) neutral response to the statement, too.

Figure 6.5: Responses to ‘my immediate manager/supervisor is supportive to my family responsibilities’ *Children Cross-tabulation (%) (n=550)



Finally, agreement with the statement on whether the supervisor was supportive of family responsibilities increased with the presence and volume of paid help in the

participants' home; particularly, full-time paid domestic helpers produced a substantial difference as shown in Table 6.34.

Table 6.34: Responses to ‘my immediate manager/supervisor is supportive of my family responsibilities’ *Paid help in home Cross-tabulation (%) (n=554)

Responses	Paid Domestic Helpers		
	None	Part-time	Full-time
Disagree	24.7 (n=22)	22.3 (n=63)	12.6 (n=23)
Neutral	27.0 (n=24)	23.7 (n=67)	23.6 (n=43)
Agree	48.3 (n=43)	54.1 (n=153)	63.7 (n=116)

6.3.1.3.2 Support from Colleagues

63.9% (n=354) of participants agreed that their colleagues were supportive of their family responsibilities, with almost a quarter (22.7%, n=126) remaining neutral. The pattern remained very similar for both genders, as shown in Table 6.35:

Table 6.35: Responses to ‘my colleagues are supportive of my family responsibilities’ * Gender Cross-tabulation (n=554)

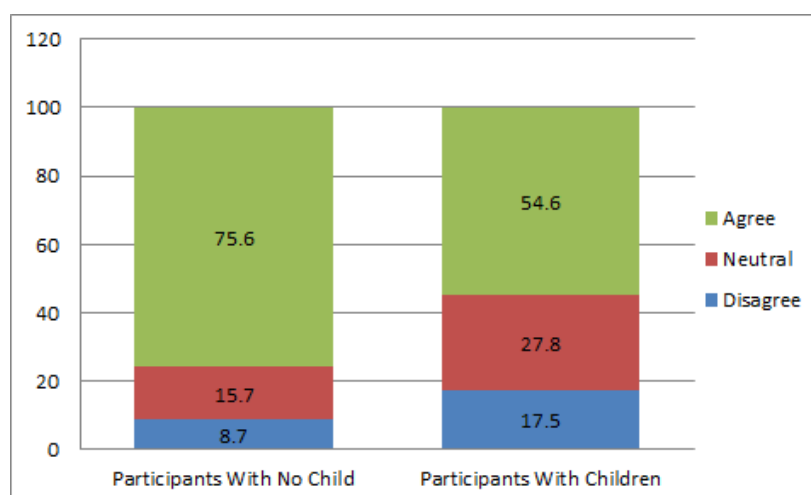
		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	74	13.4	12.1 (n=19)	13.5 (n=52)
	Neutral	126	22.7	21.7 (n=34)	22.6 (n=87)
	Agree	354	63.9	66.2 (n=104)	63.9 (n=246)
	Sub-Total	554	100.0	100.0	100.0
Missing	System	8			3.6% (n=20)
Total		562			100.0 (n=562)

Responses, then, were analysed by bank and it was found that all the participants, except from B4, largely agree (more than 70%) that their colleagues were supportive of their family responsibilities. The participants from B4 provided mixed views with a large pool of neutral responses (40%, n=48).

When participants' marital status was considered, married participants were found to have a slightly lower level of agreement with the statement than did single participants that their colleagues were supportive of their family responsibilities; 63.3% (n=273) married compared with 70.4% (n=69) single participants agreed.

A more substantial difference was found in the responses on the basis of participants' status of having children; the parents agreed less than the non-parents and there was a higher proportion of participants who recorded neutral responses (see Figure 6.6).

Figure 6.6: Responses to ‘my colleagues are supportive to my family responsibilities’ *Children Cross-tabulation (%) (n=545)



As in the previous situations, participants’ agreement with the statement that colleagues were supportive of their family responsibilities increased with the presence and volume of paid help in the participants’ home, and was noticeably larger for those with full-time paid domestic help. Table 6.36 presents the data:

Table 6.36: Responses to ‘my colleagues are supportive of my family responsibilities’ *Paid help in home Cross-tabulation (%) (n=549)

Responses	Paid Domestic Helper		
	None	Part-time	Full-time
Disagree	19.5 (n=17)	13.9 (n=39)	9.4 (n=17)
Neutral	24.1 (n=21)	26.0 (n=73)	16.0 (n=29)
Agree	56.3 (n=49)	60.1 (n=169)	74.6 (n=135)

6.3.1.3.3 Support from Senior Management

Only 40% of participants felt that senior management was supportive of their use of WF policies; data in Table 6.37.

Table 6.37: Responses to ‘senior management in my bank are supportive of employees using WF policies’ * Gender Cross-tabulation (n=551)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	131	23.8	25.8 (n=41)	21.8 (n=83)
	Neutral	201	36.5	35.2 (n=56)	37.6 (n=143)
	Agree	219	39.7	39.0 (n=62)	40.5 (n=154)
	Sub-Total	551	100.0	100.0	100.0
Missing	System	11			4.1% (n=23)
Total		562			100.0 (n=562)

A very large neutral response (36.5%, n=201) was recorded regarding this statement. This may be reflecting the lack of formal WF policies in the banks, except for the paid maternity leave, and the inexperience of the participants in seeking management’s approval of their use. There was minimal difference in the responses of women and men.

The responses, then, were broken down by bank and variations in responses were found across banks. Only one-quarter of B3 participants believed that their senior management was supportive of their use of WF policies. The rest of the participants varied in their level of agreement from 33 percent to 56 percent. Detailed data are shown Table 6.38.

Table 6.38: Responses to ‘senior management in my bank are supportive of employees using WF policies’ *Bank Cross-tabulation (%) (n=546)

Responses	B1	B2	B3	B4	B5
Disagree	20.0 (n=18)	14.2 (n=18)	44.5 (n=53)	21.0 (n=25)	15.4 (n=14)
Neutral	46.7 (n=42)	29.9 (n=38)	31.1 (n=37)	42.0 (n=50)	35.2 (n=32)
Agree	33.3 (n=30)	55.9 (n=71)	24.4 (n=29)	37.0 (n=44)	49.5 (n=45)

No major difference was found when the responses were analysed by marital status and by status of the participants as parents. A somewhat higher percentage of participants from joint families agreed more with the statement than those living in nuclear family arrangements (42.1%: 35.7%).

As depicted in Table 6.39, participants’ disagreement with the statement that the senior management in their bank was supportive of their use of WF policies decreased with the presence and volume of paid help in home. Their ‘neutral’ responses, however, increased in the same direction. Moreover, having part-time or full-time paid domestic helpers did not influence their agreement with the statement.

Table 6.39: Responses to ‘senior management in my bank are supportive of employees using WFB policies’ *Paid help in home Cross-tabulation (%) (n=547)

Responses	Paid Domestic Helper		
	None	Part-time	Full-time
Disagree	34.5 (n=30)	22.8 (n=64)	19.6 (n=35)
Neutral	33.3 (n=29)	35.6 (n=100)	39.1 (n=70)
Agree	32.2 (n=28)	41.6 (n=117)	41.3 (n=74)

6.3.1.4 Family Interference with Work

Slightly more than half of the participants (53.4%, n=296) disagreed that family responsibilities made it difficult for them to advance in their banks, an indicator of

family interference with work (FIW), as shown in Table 6.40. Female participants agreed more than males; 23.6% (n=38) females compared with 17.8% (n=68) males.

Table 6.40: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ * Gender Cross-tabulation (n=554)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	296	53.4	54.0 (n=87)	53.4 (n=204)
	Neutral	149	26.9	22.4 (n=36)	28.8 (n=110)
	Agree	109	19.7	23.6 (n=38)	17.8 (n=68)
	Sub-Total	554	100.0	100.0	100.0
Missing	System	8		3.4% (n=19)	
Total		562		100.0 (n=562)	

When these responses were broken down by bank it was, however, found that for the participants from B4 family responsibilities were clearly not an issue in relation to advancement in the bank; it was less of an issue in B2, but for B1, B3 and B5, 25%-30% of participants agreed that family responsibilities did make it difficult to advance in their bank. One third of the participants in four of the five banks gave a neutral response. Table 6.41 shows details of the data:

Table 6.41: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Bank Cross-tabulation (%) (n=549)

Responses	B1	B2	B3	B4	B5
Disagree	39.8 (n=37)	57.5 (n=73)	39.0 (n=46)	84.7 (n=100)	38.7 (n=36)
Neutral	33.3 (n=31)	29.9 (n=38)	33.1 (n=39)	8.5 (n=10)	33.3 (n=31)
Agree	26.9 (n=25)	12.6 (n=16)	28.0 (n=33)	6.8 (n=8)	28.0 (n=26)

A further breakdown by gender (Table 6.42) reveals that, in general, female participants across all of the banks largely disagreed with the statement, except for B5.

Table 6.42: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Bank *Gender Cross-tabulation (%) (n=541)

Responses	B1		B2		B3		B4		B5	
	F	M	F	M	F	M	F	M	F	M
Disagree	41.7	39.1	56.9	59.7	46.4	37.5	73.7	89.7	35.0	39.7
Neutral	25.0	36.2	29.4	29.2	21.4	36.4	13.2	6.4	20.0	37.0
Agree	33.3	24.6	13.7	11.1	32.1	26.1	13.2	3.8	45.0	23.3

Responses, then, were checked for any effect from the marital status of the participants. Somewhat surprisingly, single participants recorded a higher level of agreement with the statement.

Table 6.43: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Marital status *Gender Cross-tabulation (%) (n=525)

Responses	Single Participants		Married Participants	
	Female	Male	Female	Male
Disagree	51.6 (n=16)	40.6 (n=26)	53.6 (n=67)	56.7 (n=173)
Neutral	19.4 (n=6)	39.1 (n=25)	24.0 (n=30)	26.6 (n=81)
Agree	29.0 (n=9)	20.3 (n=13)	22.4 (n=28)	16.7 (n=51)

The responses also were considered in terms of participants’ parental status (i.e., whether or not they had children) and then by gender. Table 6.44 shows that participants without children recorded a higher level of agreement with the statement than those with children, again a surprising outcome.

Table 6.44: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Children *Gender Cross-tabulation (%) (n=538)

Responses	Participants With No Child		Participants With Children	
	Female	Male	Female	Male
Disagree	51.2 (n=42)	45.8 (n=76)	56.4 (n=44)	59.9 (n=127)
Neutral	23.2 (n=19)	32.5 (n=54)	21.8 (n=17)	25.5 (n=54)
Agree	25.6 (n=21)	21.7 (n=36)	21.8 (n=17)	14.6 (n=31)

Also, the responses were checked in relation to the family structure of the participants, as shown in Table 6.45. While there was little difference in the levels of agreement, it should be noted that a higher proportion of females from nuclear families disagreed that family responsibilities made it difficult for them to advance in their banks; again, a finding that might not have been expected.

Table 6.45: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Family structure *Gender Cross-tabulation (%) (n=467)

Responses	Participants from Nuclear Family		Participants from Joint Family	
	Female	Male	Female	Male
Disagree	54.4 (n=43)	50.3 (n=84)	40.4 (n=23)	50.0 (n=82)
Neutral	19.0 (n=15)	29.3 (n=49)	33.3 (n=19)	32.3 (n=53)
Agree	26.6 (n=21)	20.4 (n=34)	26.3 (n=15)	17.7 (n=29)

The responses were investigated as well in terms of whether or not the participants had paid help in their home. As in Table 6.46, females having no paid help at home disagreed more and agreed less that family responsibilities barred them from advancing in the bank, contrary to what might have been expected.

Table 6.46: Responses to ‘family responsibilities make it difficult for people to advance in this bank’ *Paid help in home *Gender Cross-tabulation (%) (n=541)

Responses	No Paid Domestic Helper		Part-time Paid Domestic Helper		Full-time Paid Domestic Helper	
	Female	Male	Female	Male	Female	Male
Disagree	69.2 (n=18)	49.2 (n=30)	52.6 (n=41)	55.2 (n=107)	48.2 (n=27)	53.2 (n=67)
Neutral	11.5 (n=3)	27.9 (n=17)	20.5 (n=16)	27.3 (n=53)	30.4 (n=17)	31.0 (n=39)
Agree	19.2 (n=5)	23.0 (n=14)	26.9 (n=21)	17.5 (n=34)	21.4 (n=12)	15.9 (n=20)

Finally, responses were matched with the participants’ position in management. The responses of the junior managers largely fitted the overall response pattern. Unsurprisingly, a much higher percentage of male senior managers (78.6%, n=22) disagreed with the proposition that family responsibilities make it difficult to advance in their banks. The number of female senior managers was too small to enable a conclusion to be drawn.

6.3.2 Work-Family Policies in Banks

The survey included three broad questions relating to the banks’ WF policies:

- (a) whether the bank communicated the WF policies that it had for its employees,
- (b) whether the employee had ever used any such policy or was likely to use any of those in the future, and
- (c) finally, how well the WF policy had helped the participant to cope with the WF issues if any had been used.

The following sections describe the respective findings.

6.3.2.1 Communicating Work-Family Policies to Employees

The participants’ responses were divided almost evenly among options in responding to the question as to whether their banks communicated the WF policies to them regularly. No noteworthy differences were found between the responses from women and men.

Table 6.47: Responses to ‘the bank communicates with me about the WF policies regularly’ (n=548)

		Frequency	Valid Percent
Valid	Disagree	183	33.4
	Neutral	174	31.8
	Agree	191	34.9
	Sub-Total	548	100.0
Missing	System	14	
Total		562	

As shown in Table 6.48 a higher proportion of participants in B1 and B3, however, felt that their banks did not communicate WF policies to them, whereas a higher proportion of participants in B2 and B5 claimed better communication of those policies. This outcome was not so surprising given that these two banks (B2 and B5) had some additional WF policies available other than paid maternity leave and, then, communicated those to their employees, as their HR Manager reported during interviews in the first phase of the study.

Table 6.48: Responses to ‘the bank communicates with me about the WF policies regularly’ *Bank Cross-tabulation (%) (n=543)

Responses	B1	B2	B3	B4	B5
Disagree	44.3 (n=39)	25.4 (n=32)	46.7 (n=56)	26.1 (n=31)	24.4 (n=22)
Neutral	31.8 (n=28)	31.7 (n=40)	31.7 (n=38)	37.0 (n=44)	24.4 (n=22)
Agree	23.9 (n=21)	42.9 (n=54)	21.7 (n=26)	37.0 (n=44)	51.1 (n=46)

6.3.2.2 Work-Family Policies

The survey listed six particular types of WF policies that are most commonly identified in the literature (De Cieri & Bardoel 2009; James 2014; McDonald, Brown & Bradley 2005; Thornthwaite cited in Gregory & Milner 2009). It asked the participants two questions for each policy. Firstly, whether the participants had used or were likely to use any of those policies in the future and, secondly, the helpfulness of the WF policy for their WF issues in case they had used any. Given that some banks did not have many formal WF policies in addition to ‘paid maternity leave’, the possible answers to the question included a ‘not applicable’ option, additionally.

The responses, however, suggested a level of misunderstanding by the participants as:

- Male participants responded positively for maternity leave,
- Childless females responded to maternity leave as ‘helpful’,
- Large responses for on-site childcare, though such a centre was available in only one bank,
- Positive responses to flexibility options, where no bank except one had a few of such options available on a limited scale only.

The questions had missing values of 7% to 10%, too.

It should be noted that many banks had only paid maternity leave and some selected forms of other leave, as well as informal arrangements to support the employees’ family responsibilities. In addition, the survey findings generally indicated a limited

understanding of, and/or a lack of awareness by the participants in relation to WF issues. Thus, some WF terms, such as ‘flexibility in jobs’ or ‘working from home’ appeared to be unfamiliar to them. Interestingly, there was no indication of such misunderstandings in the responses provided in the pilot survey, but, clearly, these responses point to the need to reconsider the wording of related questions in the future within the Bangladesh context.

Without being able to be definitive in interpreting and drawing conclusions about the data, there are a number of ideas that may be considered as indicative of what participants found useful; e.g.,:

- A high proportion of females indicated use of maternity leave and also recorded it as ‘helpful’ even though about half of them had no children,
- Almost half of the male participants reported maternity leave as ‘helpful’ despite having an alternative response of ‘not applicable’,
- Half of the females recorded use of on-site childcare centre, where no bank except one had such a centre,
- Approximately one-quarter of participants indicated ‘part-time’ and ‘working from home’ as helpful, along with one-third of them finding the ‘flexi-time’ option as helpful; where only one bank had those options and on a limited scale,
- About three-quarters of the participants recorded use of, and picked ‘helpful’ in responding about the informal flexibility option,
- The percentage of responses to helpfulness of all the WF options, except female participants’ responses to maternity leave, exceeded their corresponding responses to the ‘use or likely to use the option in future’.

The Tables 6.49 and 6.50 summarise the responses for all six policies:

Table 6.49: Responses to ‘for each of the WF policies listed below, please indicate whether you have used the policy or likely to use any of those in future’ (%)

WF Policies	Overall		Female		Male	
	Yes	No	Yes	No	Yes	No
Maternity leave (A)	58.1	41.9	86.0	14.0	45.3	54.7
Childcare centre (B)	35.9	64.1	49.7	50.3	29.9	70.1
Option to work part-time (C)	20.3	79.7	22.3	77.7	20.0	80.0
Option of Flexi-time (D)	34.5	65.5	38.2	61.8	33.3	66.7
Option of working from home (E)	23.8	76.2	25.3	74.7	23.4	76.6
Informal flexibility options (F)	78.8	21.2	83.1	16.9	77.5	22.5

Table 6.50: Responses to ‘if you have used a WF option, please indicate how well it has helped you to cope with WF issues’ (%)

WF Policies	Overall				Female				Male			
	Helpful	Neutral	Not Helpful	N/A*	Helpful	Neutral	Not Helpful	N/A	Helpful	Neutral	Not Helpful	N/A
A	52.7	11.8	0.8	34.8	73.7	7.1	0.6	18.6	43.9	12.9	0.6	42.7
B	42.4	15.2	2.4	40.0	51.3	11.8	1.3	35.5	38.3	16.1	2.6	43.0
C	25.0	21.2	9.4	44.4	24.5	19.2	12.6	43.7	25.7	21.0	7.1	46.2
D	33.3	18.0	8.0	40.7	32.7	17.7	8.2	41.5	34.1	16.9	7.6	41.4
E	27.0	18.9	9.7	44.4	25.5	19.0	10.5	45.1	28.0	18.1	8.7	45.2
F	73.1	11.0	3.1	12.9	77.8	7.8	3.9	10.5	71.6	11.8	2.5	14.0

*N/A = Not Applicable

6.3.3 Socio-Cultural Aspects Relevant to Participants’ Work-Family Issues

The survey included questions relating to how participants perceived their roles within families in relation to caring for children, partners and elderly members; for generating income; for housework; and for caring of sick family members. Again, there appears to have been a wide level of misunderstanding of the questions. 75% to 90% of the male participants indicated their primary responsibility for children, partners and elderly family members and for sick members in the family. By contrast, two-thirds of female participants indicated primary responsibility for generating income for their family. The findings, however, appeared unlikely from the viewpoint of the country’s culture where the traditional identity of men is as ‘breadwinner’ and for women is as ‘caregiver’ (Huq 2013).

As findings from this group of questions appeared to be incorrect, the responses are summarised in the Table 6.51 and no further analysis was undertaken:

Table 6.51: Responses to five questions related to participants' primary responsibility to care for their children, partner & elderly members, sick children or other members, generating income for family and housework (%)

Primary Carer	Overall			Female			Male		
	D*	N**	A***	D	N	A	D	N	A
I have the primary responsibility to care for my children	9.5	13.5	77.0	10.1	12.6	77.4	9.0	14.2	76.8
I have the primary responsibility to care for my partner and elderly family-members	6.9	8.7	84.5	7.5	11.8	80.7	6.8	7.0	86.2
I have the primary responsibility to generate income required for my family	7.9	9.9	82.2	13.7	21.1	65.2	5.5	5.0	89.6
I have the primary responsibility for most of the housework (e.g. cooking, cleaning etc.) required for my family	38.8	28.0	33.2	22.8	22.8	54.3	45.3	30.1	24.6
When my children or other family members are sick, I have the primary responsibility to take care of them	6.3	8.3	85.4	8.6	9.3	82.1	5.2	7.0	87.7

*D=Disagree

**N=Neutral

***A=Agree

6.3.4 Work-Family Balance

The final question sought the participants' responses to the statement 'I think I have a good balance between my work and family life'. A higher proportion of participants (61.2%) agreed with the statement, and female participants agreed slightly more than males. Table 6.52 contains the detailed data.

Table 6.52: Responses to 'I think I have a good balance between my work and family life' *Gender Cross-tabulation (n=557)

		Frequency	Valid Percent	Gender (%)	
				Female	Male
Valid	Disagree	106	19.0	19.0 (n=31)	18.5 (n=71)
	Neutral	110	19.7	16.6 (n=27)	21.4 (n=82)
	Agree	341	61.2	64.4 (n=105)	60.1 (n=230)
	Sub-Total	557	100.0	100.0	100.0
Missing	System	5		2.8% (n=16)	
Total		562		100.0 (n=562)	

These data, then, were matched with some work-related and personal characteristics of the respective participants to get a complete understanding of the responses.

6.3.4.1 WFB as Viewed with Work-Related Responses

Participants' WFB responses were first viewed by bank where variations were found amongst the banks.

Table 6.53: Responses to 'I think I have a good balance between my work and family-life' *Bank' Cross-tabulation (%) (n=553)

Responses	B1	B2	B3	B4	B5
Disagree	20.9 (n=19)	21.7 (n=28)	15.1 (n=18)	9.2 (n=11)	31.9 (n=30)
Neutral	25.3 (n=23)	17.8 (n=23)	25.2 (n=30)	7.5 (n=9)	24.5 (n=23)
Agree	53.8 (n=49)	60.5 (n=78)	59.7 (n=71)	83.3 (n=100)	43.6 (n=41)

As can be seen in Table 6.53, participants from B4 clearly agreed that they had a good WFB while those from B5 reported a higher level of disagreement (32%). More than half of the participants in the remaining three banks agreed with the statement; a quarter of the participants from B1, B3 and B5 recorded neutral responses.

No difference was found between the responses of the participants in head office compared with those working in a branch office.

The responses, then, were checked with the participants' position in management and it was found that participants from middle-management were the most satisfied with their WFB; 75% agreement from middle-management compared to about half of the participants agreeing from each of the other two levels of management.

Table 6.54: Responses to 'I think I have a good balance between my work and family-life' *Position in Management Cross-tabulation (%) (n=542)

Responses	Junior Management	Middle Management	Senior Management
Disagree	26.0 (n=79)	8.0 (n=16)	21.1 (n=8)
Neutral	21.1 (n=64)	16.5 (n=33)	23.7 (n=9)
Agree	53.0 (n=161)	75.5 (n=151)	55.3 (n=21)

A good fit of WFB responses was found with participants' responses on *working hours* as depicted in the matrix in Table 6.55, on the next page. For example, three-quarters of the participants, who agreed that they have good balance between work and family worked standard hours (Option A) only, whereas the one-third of them who largely disagreed with the WFB statement worked very long hours (Options C+D).

Table 6.55: Responses to ‘I think I have a good balance between my work and family-life’ *Responses to ‘at present, approximately how many hours do you work in the bank?’ Cross-tabulation (%) (n=499)

Responses	Working Hours Options		
	Option A	Option B	Options C+D
Disagree	10.3 (n=22)	19.8 (n=39)	33.0 (n=29)
Neutral	13.6 (n=29)	21.3 (n=42)	22.7 (n=20)
Agree	76.2 (n=163)	58.9 (n=116)	44.3 (n=39)

Participants’ WFB responses matched with their *workload* responses, too. As in Table 6.56, 80% of the participants who disagreed that their workload was making their WFB difficult now agreed that they had good balance between work and family.

Table 6.56: Responses to ‘I think I have a good balance between my work and family-life’ *Responses to ‘my workload makes it difficult for me to have a reasonable balance between my work and family life’ Cross-tabulation (%) (n=555)

Responses	Dissatisfaction to Workload		
	Disagree	Neutral	Agree
Disagree	8.7 (n=19)	8.3 (n=12)	38.9 (n=75)
Neutral	11.5 (n=25)	26.4 (n=38)	24.4 (n=47)
Agree	79.8 (n=174)	65.3 (n=94)	36.8 (n=71)

The possible impact of a *supportive supervisor* on participants’ WFB responses is shown in Table 6.57:

Table 6.57: Responses to ‘I think I have a good balance between my work and family-life’ *Responses to ‘my immediate manager/supervisor is supportive of my family responsibilities’ Cross-tabulation (%) (n=555)

Responses	Supportive Supervisor		
	Disagree	Neutral	Agree
Disagree	33.3 (n=36)	15.4 (n=21)	15.4 (n=48)
Neutral	13.0 (n=14)	22.1 (n=30)	21.2 (n=66)
Agree	53.7 (n=58)	62.5 (n=85)	63.3 (n=197)

The data in Table 6.57 demonstrate that 63% of the participants, who earlier agreed that their supervisor was supportive of their family responsibilities, also agreed about having a good balance between work and family. Conversely, half of the participants, who disagreed that such support was forthcoming from the supervisor, still agreed to having good balance between work and family life. Cross-tabulations of WFB responses with responses to *supportive colleagues* and *supportive senior management* did not reveal any noteworthy findings.

Finally, the participants' WFB responses were checked with their views regarding 'family interference with work (FIW)'. Table 6.58 demonstrates that three-quarters of the participants who earlier disagreed regarding the difficulty family responsibilities caused for them in their advancement in the bank, now agreed that they had good balance between work and family. 42.1% of the participants struggling with such FIW difficulties, however, still perceived they had a good WFB.

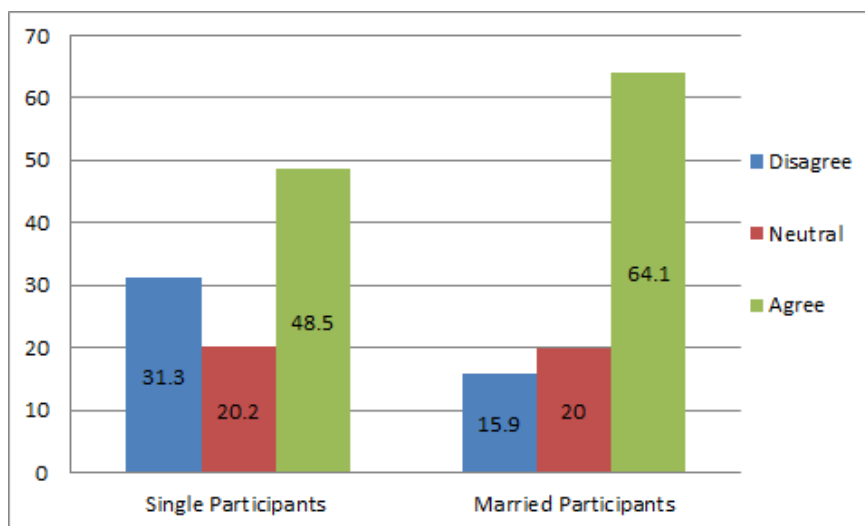
Table 6.58: Responses to 'I think I have a good balance between my work and family-life' * Responses to 'Family responsibilities make it difficult for people to advance in this bank' Cross-tabulation (%) (n=550)

Responses	FIW Responses		
	Disagree	Neutral	Agree
Disagree	11.1 (n=33)	21.1 (n=31)	38.3 (n=41)
Neutral	12.8 (n=38)	34.0 (n=50)	19.6 (n=21)
Agree	76.0 (n=225)	44.9 (n=66)	42.1 (n=45)

6.3.4.2 WFB as Viewed with Personal Characteristics

Participants' WFB responses, then, were related to some of their personal features. As Figure 6.7 shows, married participants agreed more with the WFB statement than did single participants.

Figure 6.7: Responses to 'I think I have a good balance between my work and family-life' *Marital-status Cross-tabulation (%) (n=533)



The participants' children status was found having a noteworthy but unexpected influence on the responses of childless male participants (see Table 6.59, on the next page). On the other hand, parents largely agreed, though mothers agreed slightly less than fathers, that they had a good balance between their work and family.

Table 6.59: Responses to ‘I think I have a good balance between my work and family-life’ *Children *Gender Cross-tabulation (%) (n=541)

Responses	Participants with No Child		Participants with Children	
	Female	Male	Female	Male
Disagree	20.5 (n=17)	25.0 (n=42)	17.9 (n=14)	13.7 (n=29)
Neutral	18.1 (n=15)	31.0 (n=52)	15.4 (n=12)	14.2 (n=30)
Agree	61.4 (n=51)	44.0 (n=74)	66.7 (n=52)	72.2 (n=153)

Again, in terms of family structure, half of the participants (52%, n=117) living in a joint family compared with 62% (n=154) living in a nuclear family agreed that they had good balance between work and family.

Table 6.60: Responses to ‘I think I have a good balance between my work and family-life’ *Paid help in home *Gender Cross-tabulation (%) (n=545)

Responses	Paid Domestic Helper					
	None		Part-time		Full-time	
	Female	Male	Female	Male	Female	Male
Disagree	22.2 (n=6)	24.6 (n=15)	21.5 (n=17)	18.9 (n=37)	12.5 (n=7)	15.1 (n=19)
Neutral	7.4 (n=2)	21.3 (n=13)	13.9 (n=11)	17.9 (n=35)	25.0 (n=14)	27.0 (n=34)
Agree	70.4 (n=19)	54.1 (n=33)	64.6 (n=51)	63.3 (n=124)	62.5 (n=35)	57.9 (n=73)

The level of paid domestic help might be expected to impact on results, but findings did not produce such evidence, as shown in Table 6.60, above. Indeed, those women with no paid domestic helper recorded a slightly higher level of agreement that they had a good balance between work and family than those with either part-time or full-time paid domestic helpers; 70.4%, 64.6% and 62.5% agreement respectively.

6.4 Conclusion

In this chapter, the findings from the second-stage of data collection were summarised; i.e., the data collected by means of a structured questionnaire survey among the male and female managerial-level employees in five sample banks in Bangladesh. While the data enabled the continued study of the findings on WFB of both female and male participants, a gender lens was applied particularly to view the status of female managers in those sample banks in a comparative scenario with the males in similar circumstances.

In addition to the profiles of the participants, the chapter was used to describe the findings on the participants’ employment and WF issues as identified through their responses. The findings were viewed in relation to the background of their demographic

data and the country's socio-cultural aspects to obtain a clearer picture. In relevant areas, the findings were compared with the findings from the first stage of data collection, too.

Specifically, the chapter categorised the survey findings in three major areas: the major differences across banks regarding WF policies, if any, and employees' access to those; the major differences by gender across the sample; and the major obstacles and supporting mechanisms identified by female employees in realising managing WF interaction.

The first category, difference across banks, became the most prominent identification in the survey. B4 and B5 developed two clear and contrasting patterns of organisations. In B4 respondents reported working standard hours, being satisfied with their work hours, having less difficulty with their workload, and their WF being more balanced. In contrast, those in B5 reported longer hours of work, less satisfaction with their work hours, greater difficulties with workload, and WF not well balanced. Interestingly though, B4 respondents assessed their workplace as being less WF supportive with regard to the existence of WF policies in the bank while B5 expressed the opposite. The other three banks in the sample, i.e., B1, B2, and B3, remained in between the pattern of these two extremes.

In the second category, gender difference was not identified as a major finding in most of the areas of the survey. One surprising outcome was recognised when high WF dissatisfaction was reported by those participants who did not have children and were not married. The responses of this group of participants, who are mostly in junior management (thus assumed as belonging to the younger generation), may hint to the possible greater expectations of the banks' future employees who may expect their employers to become more family-friendly; an important indication for the management of the organisations.

Finally, in the third category, one of the major WF obstacles identified by the female employees while working in the managerial ranks in the banks in Bangladesh is the high workload that subsequently requires them to work long to very long hours in the banks. This, ultimately, reduces their time available to spend with the family, particularly with young children at home. On the other hand, the major support mechanism in the banks was recognised in the form of informal support from the supervisor and colleagues in

the workplace as well as the support from extended family members and paid domestic helpers at home in the area of childcare. With the six-month paid maternity leave with a guaranteed position on return being the only formal WF policy in the workplace, those informal supports served as the key strategy for those women's WF management in this context.

In the next chapter, Chapter Seven, the final findings from the third and final stage of the research are described.

Chapter Seven

FINDINGS III: THE LIVED EXPERIENCE OF WOMEN BANK MANAGERS COMBINING PAID WORK AND MOTHERHOOD

7.0 Introduction

In this chapter, the findings from the third phase of data collection in the study are reported. As mentioned earlier, the findings from Phase 1 provided employers' and experts' views on women's employment and WF issues in the banking industry of Bangladesh, while Phase 2 provided the general views of male and female managerial employees in the arena. After analysing both sets of findings and, particularly, after considering the limitations identified in the second set of data (discussed in Chapter Six), the third and final phase was planned to obtain a detailed understanding of the experiences and attitudes of female managers with children in combining their paid work and family roles; Phase 3, then, was designed to make the story complete.

While using mixed methods in the research in a sequence of QUAL-QUAN-QUAL, twenty-one female bank managers, who were also mothers, were interviewed face-to-face and in-depth in this final phase. The interviewees were selected purposefully from the list of volunteers in Phase 2, where they had indicated their willingness to be interviewed. Given the focus in this study on women's WF issues, only female bank managers who were mothers of at least one child were selected to participate in this phase. As in Phase 2, interviewees in this phase were drawn from all five banks in the sample, as well as from a mix of head office and one branch office, thereby ensuring a cross-section of experiences. As already mentioned, the sample banks included one state-owned commercial bank (SOCB), one specialised development bank (SDB), one conventional private commercial bank (PCB), one Islami Shariah based private commercial bank (IPCB) and one foreign commercial bank (FCB) operating in Bangladesh.

The chapter is opened with a description of the profiles of interviewees as relevant both to their work and family. In the next section, their WF issues are considered, identifying the key factors for the interviewed women in combining both the roles. Finally in the chapter, the social attitudes to the women as noticed in their family, as well as in the workplace, are portrayed.

7.1 Interviewees' Job Profile

In this first section, the interviewees' profiles in relation to their work experiences in the banking industry are described. It includes their positions in management, length of their service, the consideration of why they chose banking as a career, the workload and

working hours in their jobs, the opportunities for training and promotion in the job and, finally, their career expectations and progressions.

Approximately one half of the interviewees were junior managers and only two of the 21 were positioned in senior management. The interviewees, however, were evenly distributed in terms of their length of service in their current bank, with one third being employed for five years or less, another third from six to ten years, while the final third had been with their employer for more than ten years. Table 7.1 details the data. Worthy of mention here is that these proportions reflected similar proportions to the findings of the survey in Phase 2.

Table 7.1: Interviewees' Job Profiles

Area of Interest		Number of Interviewees
Current position in management	Junior Management	10
	Middle Management	9
	Senior Management	2
Length of service with current employer	0 – 5 years	7
	6 – 10 years	7
	11 years and above	7

14 of the 21 interviewees had only ever been in paid employment in the banks where they were currently employed. The other seven had worked earlier elsewhere; two of them were in banks whereas the other five were employed outside the banking industry. All the interviewees had commenced in junior management roles and, clearly, half had progressed from that level.

7.1.1 Reasons for Seeking Employment in the Banking Industry

The majority had sought employment in banks in response to encouragement from husband, parents or other friends and family members, many of whom were working in the banking industry, too. Interestingly, only 6 of the 19 interviewees mentioned that they had joined a bank because of their own specific preference for the industry. The influence of husbands in guiding these women in seeking employment in the banking industry was evident in the stories of a number of interviewees. For example, one interviewee revealed:

What happens, after marriage, husband's decision gets priority. So, I thought, as he [husband] is so interested, let's work in a bank.
(P4)

Not all interviewees were that keen to follow others' advice to be employed in banks, though. For example, one interviewee (P10) described how reluctant she was to accept the banking job to which her husband had referred her and took fifteen days to decide to accept the appointment letter from that bank. She said:

I did not want to work in banks. You know, it requires full-time.
(P10)

Her concern was that she had four children and wanted to spend more time with them. She was also keen to devote herself more to religious activities, all of which might not be possible while working full-time in a bank, she explained.

Parents were also influencing them in choosing the industry, one interviewee stated:

It was my father's dream that I would be a banker.
(P6)

Finally, the enthusiasm of the interviewees for being in paid employment is worth noting. 19 interviewees out of 21 had been determined to gain employment in paid work after completing their education. One interviewee (P14) expressed this in terms of the need for Bangladeshi women to engage in paid employment for their own interest:

One thing I definitely knew that I will work [paid]. My father inspired me much in this. He said, even if your in-laws would be quite rich, you should stand on your own feet.
(P14)

Table 7.2 summarises the data documenting the sources of influences on the women's choice of paid work.

Table 7.2: Influence on Interviewees' Choice of Paid Employment

Areas of interest	Interviewees' Response & Number	
Own interest to gain some form of paid employment	Yes	19
	Not really	2
Own interest to work in banks	Yes	6
	Not really	13
Inspired by others	Husband	5
	Friends & other family members	5
	Parents	3

7.1.2 Workload and Working Hours

A number of researchers throughout the world have highlighted the high workload in the banking industry and long working hours as a consequence which, then, impact on the employees' WF struggles (e.g., Acker 1994; Alam, Sattar & Chaudhury 2011; Granleese 2004; ILO 2013; Liff & Ward 2001; Tabassum, Jaim & Rahman 2011;

Wilson 2014). The survey in the current research also identified similar results. Questions relevant to the interviewees at this stage of interviews were regarding their work pressure in the banks in terms of the workload, whether they needed to carry work home, the length of their office hours, whether they needed to work any extra hours or on any weekends/public holidays and, particularly, if that had any impact on their family. Their responses are described in the following.

7.1.2.1 Workload

More than 75% of the interviewees defined their jobs as having high workload:

You can't complete the work required of a day in a day, this is how I say the workload is.
(P14)

It's more, in multinationals [banks], I would say. In comparison to others [banks], we have a huge workload. We need to work long hours. Almost all of us return home late.
(P15)

Five interviewees stated that they currently, or in the past, had taken work home to do:

When I work on [loan] proposals which needs quite concentration, I sometimes work at home. In office, I have to provide customer service, so can't concentrate well on proposals.
(P4)

Around 75% of interviewees, however, said they never carried work home as either it was against the bank's policy (P14) or simply they had no free time at home to do their banking work (P19). Nine of them (out of 16) commented that they would rather stay longer in the office to complete all the necessary work than take it home. Interviewees' general dissatisfaction was recorded while discussing the workload in their jobs.

7.1.2.2 Working Hours

Just above half of the sample responded that they worked standard office hours, i.e., 10 a.m. to 6 p.m. The other half of the interviewees worked extra hours; five worked for long hours, while the other five worked for very long hours.

I can't leave office before 8 p.m. Then it becomes 9.45 [p.m.] to be at home.
(P15)

The following Table 7.3 describes the length of their working hours.

Table 7.3: Hours of Work

Work Hours	Length of Work Hours	Number of Interviewees
Standard working hours	10 a.m. – 6 p.m. in week days	11
Long working hours	Standard hours plus up to 2 additional hours each day in week days	5
Very long working hours	Standard hours plus more than 2 additional hours each day in week days	5

It is noteworthy that all four interviewees from the foreign bank indicated that they worked longer than the standard office hours; one interviewee reported long hours while the other three stated very long working hours. It might be an exceptional example, but one interviewee from the foreign bank reported:

In many days I left office at night. In my first department, I worked long hours on many days, till 12 or 1 or 2 [a.m.]; sometimes I needed to work until 6 in the morning. Many times I stayed until 6 a.m. The process was like that.
(P15)

In addition, two-thirds of the interviewees reported working on weekends and/or on public holidays; ten of them worked on these non-standard days occasionally and four of them regularly. Two of the interviewees indicated that they had only worked on weekends and/or on public holidays for training purposes, while the rest said that they came in for regular banking activities other than serving customers.

7.1.2.3 Impact of Extra Hours' Work on Family

A number of interviewees expressed dissatisfaction with the long working hours and working during weekends and/or on public holidays in terms of the impact upon the time they could then spend with their families.

My husband doesn't say much, but, for example, sometimes he says, you work full office hours, then, why are you bringing more work home?
(P4)

The whole week I can't give time to my baby. If a mother stays out from 9 to 9 everyday, what the baby gets? That is already the bedtime for him. Then Fridays are devoted to housework. So if we get Saturdays, then we can spend relax with the baby. Now, if I am working on that Saturday, I am not giving my baby a thing.
(P8)

The following data in Table 7.4 presents a comparative picture of the work pressure in various banks. As shown, all interviewees from PCB and FCB, irrespective of their location, described themselves as working under high pressure. The majority of interviewees from IPCB (3 out of 5) and SOCB (3 out of 4) also mentioned the same. By contrast, only a few interviewees from SDB were found incurring such pressures.

Table 7.4: Work-pressure in Banks (Comparative Picture)

Workpressure		Interviewees in banks																					
		SDB				PCB				IPCB					FCB				SOCB				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
Long Working Hours	Long Hours					Y	Y							Y	Y			Y					
	Very Long Hours							Y	Y							Y	Y		Y				
High Workload			Y		Y	Y	Y	Y	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
Carry Work Home					Y			Y							Y				Y				
Weekend Working	Frequent				Y	Y				Y	Y												
	Occasional			Y				Y	Y			Y		Y		Y				Y	Y	Y	
Substantial Impact of Work Pressure on Family					Y			Y	Y	Y	Y	Y	Y	Y	Y	Y					Y	Y	

Many interviewees (10 out of 21) declared substantial impact of such work pressures on their family life:

My children ask each Saturday, ‘are you going to office today?’, If I say ‘no’, they become very happy.
(P9)

If I calculate, she [only child] gets me for 40 minutes to maximum an hour on each day.
(P15)

Children remain upset that mom is working on weekends, too. They keep calling me from 2 p.m. to know when I am coming home. We close at 3 p.m. Obviously, it impacts on the family.
(P10)

By contrast, a few other interviewees reported that the impact of high workload and working hours was not so substantial on their families. Some of the reasons were that they were only occasionally required to work extra hours, or had older children at home who could assist with the care of younger children, or the family was already accustomed to it so had no complaints. One interviewee from IPCB pointed out that working on weekends and/or on public holidays provided additional payment to the employees, so, there was a positive side, too. Moreover, it did appear that, in some instances, women were less likely to work on weekends and/or on public holidays than men:

We don't have such pressure that we must come [on weekends]. If we have three colleagues in one section, and if two come, then the third can escape. Females usually escape coming.
(P11)

7.1.3 Opportunities for Training and Promotion

Two-thirds of the interviewees declared that their banks arranged training for them on a regular basis. Others, however, commented that it was not so regular and they would like more training sessions; these dissatisfied responses came mostly from interviewees in middle and senior management. For example, one interviewee from senior management stated that training sessions were more regular for junior employees, though, sometimes they also need to attend some sessions to update their experiences:

Sometimes we need to freshen up known things.
(P14)

Stories of discrimination, however, emerged in relation to the accessing of training. For example, one interviewee (P21) reported how the female employees in her bank attended foundation-level training only, whereas their male colleagues were offered more advanced-level training courses. The female employees then shared the learnings from the men back in the bank. The training institutes were situated outside the city where she lived, therefore, it would be difficult for women like her to attend while leaving the children at home, she explained.

On the other hand, promotion in all banks followed a set procedure. After three years of service, the employees became eligible for promotion. The banks then processed the application by assessing their service duration, work performance, and educational and professional qualifications. More than 50% of the interviewees identified it as a regular event, while others had different experiences:

It's not that we get regular promotion. Sometimes we need to wait [for assessment process to start] even after being eligible for promotion.
(P13)

A few other interviewees referred to longer processing times in their banks in such that:

We don't get promotion in less than 5 years.
(P21)

Four of the interviewees mentioned that they could get promotion by applying for higher level positions at other banks. They were, however, reluctant to leave their current employer because of the good working environment, they explained. Also, they were worried that in a new workplace, they might lose the good relationship with

supervisors and colleagues that was created over time in their current bank, which, they felt was important to gain support in times of the women's needs, mostly due to their family responsibilities.

7.1.3.1 Career Progression

The interviewees were asked where they saw themselves in terms of their careers in the next five years. In responding, almost all of them displayed some positive expectations for their career. Some tried to foresee the particular future position they might be holding at that time, while the others stated that it would be in some position senior to the current one. About 24% of them (5 out of 21), however, stated that they might resign from the job by that time, due to either their family responsibilities (3 out of 5) or exhaustion (2 out of 5).

My parents-in-law are becoming old. How they are supporting us [currently, in caring for children] may not continue after 5 years, we may not expect that, too. I [also] saw many of my colleagues quit after 10-12 years of working, mostly for their children.
(P16)

I got tired. Sometimes I feel like I have given [the bank] enough, now I need a little time for myself; also for my family.
(P18)

Interestingly, three of the five interviewees reporting that they may have left their employment in the next five years were employed by the foreign bank.

In addition, interviewees were quite divided on the question as to whether their career would grow similarly to the careers of their male colleagues. Around half of the interviewees believed that there would be no difference in the career growth between the genders. They referred to their work performance and qualifications, as well as claiming women's higher dedication and concentration on work than that of men. In favour of similar career growth, three interviewees (P9, P13, P19) mentioned their reduced family responsibilities due to older children at home who could care for the younger children:

I have no big problem in my family, all are supportive and my child is grown up, too. I also feel that I am quite competent with respect to my colleagues.
(P19)

Three other interviewees (P12, P17, P21) also indicated that the absence of gender discrimination in their banks might result in similar career progression for both genders.

Just over half the interviewees, however, felt that their career growth would not be the same as that of their male colleagues; rather they might fall behind the men's progress. They identified their family responsibilities and some social expectations as largely being responsible for keeping them in that position.

I need to perform a dual job. So they [men] can develop [professionally] much more than us. Women in this case, probably not develop in similar pace. For example, I could improve my career further than current position, I think. Look, I took maternity leave twice; also if something happens to children it's the mother who takes leave.

(P5)

Actually the environment does not always support women to expose [e.g., visiting projects] more. But you see, I am standing behind from that knowledge or experience that I may gather from that visit. Men can easily go to Panchogor or Kumilla [out-station], but I can't do that. I have to arrange where my baby will stay, have to get permission of my husband. I have to know where I will stay there. It's not always easy.

(P2)

I may think about having the second one [child]. That's normal, right? In that case I might be receiving less priority than others. Otherwise, I don't think I am less qualified or less performing than any other [employee in the bank].

(P6)

Three interviewees also pointed to differential treatment in banks as responsible for their slower career growth. For example, one interviewee (P10) reported that her supervisor believed in not relying on a woman's capability, which barred her placement in more challenging positions in the bank which, ultimately, slowed her career growth.

Again, three interviewees referred to the requirement of developing a network for career progression and how usually women lacked that:

As men gather while smoking together, they have a network developed there. They collect information in that way. But we [women] come to office running, work sincerely and leave for home in the same way, running. We can't grow or maintain any network.

(P14)

Nevertheless, the interviewees seemed accepting of such conditions of slower growth in their career, expressing the view that they needed to sacrifice for their families:

If I didn't get the position like him [male colleague], I would not be jealous, [as] I have to manage my family.

(P20)

Women naturally remain behind men.

(P12)

You have to sacrifice in any way, this way or that. For example, I need to study hard in these days, but I can't. I feel like, what I will do with that Diploma [professional qualification] if my children remain not cared for in their education?

(P11)

7.2 Interviewees' Family Profile

Turning now to the family profiles of the interviewees, it can be seen that all were married and living with their husbands. They had relatively small families with either one (11 out of 21) or two (9 out of 21) children. Only one interviewee had more than two children.

All the husbands were engaged in paid work with nine of them working in banks. A few of the interviewees found this beneficial:

My husband is a banker, too. So, he knows how long we need to stay in banks, which days in the week or month are critical in this job etc. I think, this is a plus point for my career.

(P5)

By contrast, other interviewees highlighted useful aspects associated with husbands not working in banks. For example:

Because he is a teacher, he has little more time than me [to give to the family].

(P3)

Because it's his own business, he is more flexible than me.

(P6)

Also, many of the interviewees' husbands were working long hours so that they contributed little to the household responsibilities:

He [husband] has to spend [even] weekends in his studio [workplace]. So I have to do everything; from grocery shopping, to utility bills, cleaning, cooking all the jobs. He can't support here, I understand his profession.

(P8)

The interviewees' children varied in age from six months to eighteen years. Of the eleven interviewees who had only one child, four of them mentioned they were reluctant to plan for a second one because of their stressful job role:

I couldn't think about having a second baby, as I feel I did not give this one much time. Really, now I feel that I deprived her, she went a bit far from me, too.

(P15)

Another interviewee mentioned having a second child many years after the first one and related this to her busy routine:

I got married early. Then I had my studies; one baby came in the mid of that; then this job; I remained so busy. So the next baby came after 14 years.
(P17)

In terms of the structure of the family, it was found that the majority of interviewees lived in nuclear families which included husband, wife and children only. Five interviewees lived in joint families with their in-laws while three families included dependent members, such as niece or sister, residing with them. In line with customs and practices of the country, women’s parents were not staying in any of their families:

My mother could not stay in son-in-law’s house, a prejudice.
(P4)

In addition, many of them had full-time paid domestic helpers living in the family. The following Table 7.5 summarises the relevant data:

Table 7.5: Interviewees’ Family Profile

Family Structure	Responses	Number of Interviewees
Husband living with family	Yes	21
	No	0
Number of children	One	11
	Two	9
	More than two	1
Elderly or other dependent family members	Yes	8
	No	13
Paid domestic helpers	None	1
	Part-time	8
	Full-time	12

7.3 Interviewees’ Work-Family Issues

The section is started with an outline of the interviewees’ daily routine. The level and types of support they receive both at home and work are explained and the interviewees’ expectations with regard to support are considered. Finally, the key factors, according to the interviewees, enabling them to manage their paid work and family are reported.

7.3.1 Interviewees’ Typical Daily Routine

All interviewees were asked to detail how they spend a typical week day in terms of their roles both in paid work and family. More than 70% of the interviewees described very compact timetables:

I always run in a tight schedule, there is no way to lose one single second.
(P15)

Those who reported a rather more relaxed routine were identified with two broad characteristics. Firstly, all of them had older children; e.g., with ages ranging from eight to eighteen years:

She [younger daughter of 8 years] can do many things by herself, a big girl now.
(P13)

The children [youngest child 18 years] became old enough, they don't need our direct help.
(P18)

Secondly, they identified stronger support at home than was evident for the other interviewees, either from husband, paid domestic helper and/or members of extended family:

I do almost nothing. They [extended family] are maintaining my baby, my family, my husband.
(P7)

After returning [from paid work], I try to check their [children's] homework. My niece cooks.
(P9)

In general, the interviewees described their days as commencing early in the morning with the early-morning prayer (*Fazr*). Then the place where they started their work at home was the kitchen. Even though all of the interviewees except one (P20) had some paid domestic help at home, they believed that they needed to be physically present in the kitchen to either supervise or work with the helpers. All except two (P7 and P9) remained responsible for cooking for the family. In the morning, they prepared breakfast for the family, tiffin for the school-going children, lunch for both themselves and their husband to take to the office and/or some other meals for the family for the rest of the day. The remaining two interviewees received support from their in-laws and/or dependents with this work.

For all thirteen interviewees who had school-going children, another additional job in the morning was identified as getting children ready for school. This included waking them up, helping to bathe them, ensuring they ate breakfast and dressed, ironing the school uniforms, etc. Although four interviewees mentioned their husband's support in this job, the women remained in-charge. Interestingly, a few interviewees even incorporated another job in their list; 'to wake the husband up'.

For three interviewees, their next task in the morning was to drop the children off at school. Other interviewees received support with this from either the husband or other family members. Except for the school drop-off or pick-up, in general they regarded supervision of the children and the children's studies as the mothers' responsibility, with fathers assisting when asked. Those who were unable to oversee their children's homework due to the demands of their job saw this as a failing on their part.

I can never check her [child] studies. She has a tutor. Because by the time I return from office, I don't have enough energy to talk much.
(P15)

It's a big place of dissatisfaction. The level of education I could ensure for them [children] is not happening. Now they are going to higher classes, I may not leave them alone. I should not return that late night from office. I have to manage office works somehow to give them [children] time.
(P14)

The other thirteen interviewees who had younger children ranging in age from six months to six years faced the time-consuming jobs of preparing their food, feeding them breakfast and dinner, washing them, administering their medicine if any, and putting them to bed. All interviewees except one (P15) who left the baby either at home with the paid helper or at a relative's home to be cared for, needed to prepare all their meals and other food to be fed throughout the day, before handing the child over to the carer:

Just after waking up, by 6.30 or maximum 7 a.m., I start preparing his [baby] meals; bread, khichury, everything he will eat during the day. I even keep the fruits, that he will eat, in a fixed place so when the others will feed him, they don't miss it.
(P8)

All interviewees who had younger babies confirmed that their first task in the morning was cooking the baby's food and, again, the first task after returning home was holding the baby and then feeding, playing with them etc.

The interviewees performed a list of jobs after returning from paid work, too. All thirteen mothers with younger children restarted their family work with baby-time again:

After returning home, baby becomes my first priority.
(P12)

It ranged from feeding them to putting them in bed. The tasks were commonly undertaken by every mother of young babies.

Because the baby does not see me the whole day, she becomes restless seeing me. So I try to give her my full time then.
(P6)

Sometimes I can't even change my work-dresses. Just wash my face and start teaching my school-going boy. The younger one keeps sitting on my lap then. Then I feed both of them. Because they miss me the whole day, so I myself feed both the boys their dinner. Then my husband comes, so, I need to arrange first his snacks, then dinner.

(P16)

Four out of thirteen mothers of school-going children mentioned the support of their husband in assisting children with their homework, much of which was coming in response to the mothers' requests rather than the fathers' initiative though. Some of the interviewees even expressed doubts about the effectiveness of such help:

If I ask him [husband] to help the younger daughter on any of her studies, I see, he is enjoying studying that book and the girl is nowhere there.

(P10)

Therefore, the mothers tended to remain in-charge of children's studies:

Some responsibilities automatically come onto my shoulder, such as if their [children's] results go down, it hurts me more; he (father) does not care much.

(P5)

Having afternoon snacks in families was mentioned as a common practice, during the interviews. Around half of the interviewees pointed out their roles in preparing and serving that food. A few also mentioned how they work on that during weekends; i.e., preparing the snacks ahead in weekends and freezing those to use on week days.

After returning home, cooking and serving dinner to the children, husband and other family members were other major jobs for more than 80% of interviewees. Some described how they kept planning on their way home about the menu or calling home and instructing the paid domestic helper to make a few arrangements ready so she could start cooking immediately after returning from paid work.

Moreover, many interviewees noted that they remained the primary carer for their ill children in terms of taking leave from jobs to take care of them. This might be because, as one interviewee mentioned:

I like to do that by myself, the baby likes it, too.

(P1)

He [husband] doesn't think that he can solve the problem [handling ill children].

(P8)

One interviewee also mentioned that:

Even if he [husband] takes leave, it doesn't work. My mother-in-law says, if he [husband] takes leave then I have to take care of three kids instead of two; better you [the interviewee] take the leave.

(P16)

Therefore, a list of jobs for which the interviewees generally mentioned as remaining responsible at home in a typical week day might look like these, as listed in Table 7.6.

Table 7.6: Interviewees’ Daily Routine

When done?	What jobs?	Who does?
After waking up until starting for paid work	Cooking breakfast for family	<ul style="list-style-type: none"> • Sole responsibility of 17 interviewees out of 21 • 3 interviewees had support from paid domestic helpers but still remained in-charge • 1 interviewee had support from family members
	Cooking lunch for herself and husband to take to work	<ul style="list-style-type: none"> • Sole responsibility of 15 interviewees out of 21 • 2 interviewees had support from paid domestic helpers but still remained in-charge
	Cooking tiffin for school going children	<ul style="list-style-type: none"> • Sole responsibility of all 13 interviewees who were mothers of school going children
	Making children ready for school	<ul style="list-style-type: none"> • Sole responsibility of 8 interviewees • 4 interviewees had support from husband
	Dropping children off to school	<ul style="list-style-type: none"> • Sole responsibility of 3 interviewees • 5 interviewees had support from husband • 5 interviewees had support from others
	Tidying up bed/house	<ul style="list-style-type: none"> • Sole responsibility of 4 interviewees • Others did not mention
	Caring younger children (preparing meals for the day, feeding, cleaning, administering medicine)	<ul style="list-style-type: none"> • Sole responsibility of all 13 interviewees who were mothers of children aging from 6 months to 6 years
Paid work in the bank		
After returning home	Cooking snacks for family	<ul style="list-style-type: none"> • Sole responsibility of 10 interviewees
	Helping school going children in homework and preparing them for next day’s exam, if any	<ul style="list-style-type: none"> • Sole responsibility of 8 interviewees • 3 interviewees had support from husband • 2 interviewees had support from others, like tutors (P14, P15) and/or elderly (P15)
	Cooking and serving dinner to family	<ul style="list-style-type: none"> • Sole responsibility of 17 interviewees • 4 interviewees had support from others or remained responsible for serving only
	Feeding younger children dinner	<ul style="list-style-type: none"> • Sole responsibility of 9 interviewees • 1 interviewee had support from husband
	Putting younger children to bed	<ul style="list-style-type: none"> • Sole responsibility of 8 interviewees

7.3.2 Support in the Home

The interviewees detailed the support they received in their family. All of them stated that availability of such support was the key factor that helped them to combine their paid work and family responsibilities. Such support was recognised as offered by a varied group of people; paid domestic helpers, husband, in-laws, parents, siblings, or

even neighbours. In addition to these, two-thirds of them had either parents or close relatives living in the neighbourhood, as opposed to their homes, who offered very strong support in caring for the interviewees' children during the hours they were away for paid work.

7.3.2.1 Support from Paid Domestic Helpers

Paid support was the most common support in families since all the interviewees except one had some such support at home. They referred to two types of this support; one was full-time paid domestic help where the helper lived in the interviewees' home providing the support as and when required. The other was part-time paid domestic help where the helper arrived at a certain time either to support (e.g., in cooking) or to do certain jobs (e.g., cleaning). Only one interviewee (P20) mentioned having a lack of any such support at home and that was viewed as a temporary crisis. The helpers were assisting with many forms of housework, such as in the preparation of cooking and/or cooking simple or typical dishes, almost all cleaning jobs, supporting other members of the family with the care of children or even picking the children up from school (at least in the case of three interviewees).

Many interviewees, however, expressed concern about the quality of the work performed by the paid assistants, and claimed that they required much supervision from the interviewees to ensure the tasks were completed to the family's satisfaction. This, too, was identified as one of the time consuming responsibilities of the interviewees:

Then, after they [children] leave [for school], I start working with the paid domestic helper; she needs supervision.
(P5)

A few interviewees, also, had concerns regarding the type of support the paid domestic helpers provided. For example, one interviewee (P2) mentioned that her husband didn't like having food cooked by paid domestic helpers. Some others had their own fears:

I prefer to cook by myself. I don't think the paid domestic helpers clean well before cooking. So it may make any family member sick. Then I will suffer, [I] may need to take two days' leave.
(P3)

Other interviewees (13 out of 20), however, found them a good source of support for their families, and indicated their dependence on such helpers:

I have a full-time paid domestic helper, a senior lady. She took care of me when I was young, too. So I can depend on her [for my child].
(P6)

My paid domestic helper did everything for my baby. He [child] is quite lucky I would say, that lady is too good. Now he is under her care during day time.
(P19)

While concern was expressed about the quality of the work of the domestic helpers, they played a critical role in enabling the interviewees to combine paid work with their family responsibilities. This was acknowledged particularly when they lacked such support:

Yes [I have], fortunately, one, full time [paid domestic helper]. Otherwise it would be a big problem.
(P14)

I had a horrible period when there was no paid domestic helper at home for about three months. Others were saying what happened to you? I can't show this to my customers, right? In office, I can't tell that I am tired or exhausted. I have to serve my customers with smile! And also, timely.
(P16)

7.3.2.2 Support from Husband

The main support provided by husbands centred around assisting with grocery shopping and the caring of children outside workhours, as can be seen at Table 7.7. Overall, they provided very little support in the household responsibilities and the amount of time spent by husbands caring for their children was far less than that spent by the women. A few interviewees documented the husband's support with the children's homework, though mostly on request:

Yes, sometimes, if I don't feel good, I ask him [husband] and he check their [children's] homework.
(P9)

Table 7.7: Husband's Support in Family

Areas of Housework	Number of husbands providing support
Grocery shopping	11
Caring of children	10
Dropping off children to school	7
Supporting children's homework	4
Taking care of themselves	4
Cleaning	3
Cooking	3

There was a constant theme amongst the interviews of the husbands' inability to assist at home.

His [husband] helping? [umm] not anything mentionable.
(P16)

Honestly speaking, my husband can't give time for any housework.
(P8)

[My husband] always asks 'how can I help you' during cooking, but that's it. Actually, he has little to do in housework; he can't cook.
(P17)

He [husband] does grocery shopping, but always leaves the list at home. Then I had to call and remind him what was there in the list.
(P5)

One interviewee expressed her frustration:

Ultimately, my husband never changed one [single] diaper of the babies; never prepared milk for them. I don't expect that he will clean bathroom etc. Probably, if situation arise he will do, but the fact is he does not do.
(P14)

The minimal expectations of the interviewees towards the role of their husbands at home was reflected by four interviewees referring to their husband's supportive role in the family as being that, at least, they took care of themselves.

No big help in housework, but he tidies up his own clothes. This is a good support; I don't need to take care of that.
(P2)

Thank God, my husband is quite prompt. Never waits that I will do any of his personal works; though I still have much complaint. I think, many more things could be shared.
(P14)

7.3.2.3 Support from Other Family Members

Support received from the other members of the family was a big point in all the interviewees' discussion regarding their combining paid work and family roles. All of them were grateful to their families, mostly for their role in taking care of the children. The members offering such help varied from elderly family members to other dependents staying within the family.

Elderly family members, who were mostly listed as the interviewees' parents-in-law, were identified by five of the interviewees as staying with their family. A few interviewees mentioned having other senior members living with them; for example, P17 mentioned having her aunt-in-law staying with them, temporarily. The area of their support was highlighted in the caring for the children along with dropping them off to, and/or picking them up from, school, on top of the much appreciated support of keeping an eye on the children:

He [father-in-law] can't do much, but remains as a guardian. I feel better that my children are not alone in home, some senior one is there.
(P17)

Three interviewees also mentioned their mother-in-law's support with housework, including cooking and cleaning.

Another important source of support was other members living with the family. This included a brother-in-law, sister-in-law, nieces, and a sister staying in the families. Although some of them were acknowledged as being extremely helpful, others were described as less involved. For example, one interviewee highly appreciated the role of her two brothers-in-law in raising her only daughter:

Usually female relatives offer this sort of help, but I am grateful to these two [brothers-in-law] even until now. They two brothers took care of my baby; her feeding, bathing, everything. They were sharing in rotation; if one went to school the other missed his class to care [for the baby].
(P4)

Another interviewee mentioned how her niece supported her in cooking:

My niece cooks side by side of her studies. I also sometimes cook, but most of the times it's her.
(P9)

One interviewee (P17), by contrast, regretted that her 35 year old sister-in-law, who was also in employment, would contribute little in the home. Another interviewee (P8) had her younger sister staying with her as their parents had died. She was just school-going age, the interviewee advised; thus, the sister was also dependent on the interviewee for care rather than being able to assist.

Two thirds of the interviewees were found to be grateful to other relatives living nearby for taking care of their children. In many cases this included their parents, while the list continued to aunty, brother or sister living in the neighbourhood. The common support was that the interviewees left the babies in the relatives' house and picked them up on the way home after paid work:

My parents and also my brothers live nearby with their family. So I get full benefit of them. I send my children to my mother in morning or may be after coming from school. They stay there. Their tutors come in my parents' house. That's how it works.
(P5)

Those who had younger children, however, prepared all the meals that the baby will take throughout the day before leaving them with the relatives:

Although my mother takes care, I have some responsibilities, too.
(P6)

As already mentioned, the other forms of support from this source included dropping the children off to, and picking them up from, school:

*After making her [child] ready for school, I leave her to my father. He takes her [grandchild] to school.
(P15)*

*Her father [husband] drops her [child] and my mother or sister picks her up. They live close to our house.
(P11)*

Many interviewees reiterated the support from this group as greatly helpful for them in managing WF issues:

*Another support is, we bought our apartment in the same building where my aunty and brother live. My child stays with my aunty. I have much support, good God. That's why I can work.
(P2)*

Table 7.8 summarises the numbers and areas of support from family members:

Table 7.8: Support Within Family from Other Family Members

Areas of Support	Number of Interviewees Supported by		
	Parents-in-law	Dependent Members in Family	Parents/Relatives Living Nearby
Caring children	5	4	9
Children Dropping off & Picking up from School	2	-	2
Cooking	2	1	N/A
Cleaning	1	-	N/A

7.3.2.4 Support from Neighbours

Interestingly, four interviewees cherished the support coming from their neighbours with whom they had no blood-relationship. Such help, again, was acknowledged to be in the area of childcare. For example, one interviewee mentioned the role of her neighbour who picked up her (the interviewee's) children with her own children from the same school. Not only that:

*Almost everyone in my building [residence] knows that we [parents] are not at home, so they care for my children. If they see them during school time, they check why they did not go to school, is anything wrong etc. These are big supports. Otherwise, I don't think I could work [paid].
(P5)*

Another supportive story of neighbours was:

My neighbours helped me a lot. The neighbour living in the apartment in front of mine used to take maximum care. She kept her door open and asked my daughter to keep our door open, too. Because if she [child] closed the door there was fear that she might not open it back. That lady frequently checked if she [child] had her meal or took bath etc. Not only that, she [child] used to go to school with other children in the same building who were in the same school. I did not even face that problem that who would take her to school.

(P4)

Worthy of mention here is that managing of WF issues with the support of the wider family might not be sustainable into the future. From the interviews it was found that most of the interviewees, except five (*P1, P12, P15, P18* and *P21*), were the first generation of working women within their families. Therefore, it was an advantage for them that they received support from others; parents, in-laws or even neighbours:

No [no other ladies in my building work], that's why I get this sympathy [from my neighbours].

(P5)

None of my sisters-in-law work.

(P6)

With increased participation of women in paid work, however, such sources may be less available over time. For example, one interviewee (*P12*) mentioned that her mother had to take leave from her job to take care of the interviewee's baby, the grandchild, as the interviewee had no other support.

7.3.2.5 Women's Work-Family Expectation of their Family

After noting all such means of support, the interviewees were asked if there was anything else they might identify that the family could do to assist them with their WF issues. It was found that their expectations were quite low. One third of them were not seeking or expecting any major changes.

What they [family] are doing for me is quite enough. What should I ask more?

(P6)

A few of them were even found hesitating to request more:

These are small things, but I need help on these.

(P1)

A few others, however, would have liked a little more help from either their husband (5 out of 21) or other family members (5 out of 21) in areas like tidying the house and helping children in their homework:

For example, I am looking for a better tutor for my children. I prefer female tutor, as they are female children. I am searching hard. If my husband looks for too, it would reduce my tension. But he says, what's the difference? Let them study anyway.

(P5)

A similar story from another interviewee:

If my husband could support a little more! For example, after coming from [paid] work he has his dinner and then watches TV. But then I had to make the kids have their dinner, I feel very exhausted. If I ask him to do one job, he does. But never does from his own. When I am at home, he feels like now it's all my responsibility.

(P21)

Three of the interviewees (P12, P14 and P20) wished that their in-laws would be more supportive of them:

I have a little more expectation from them [in-laws]. They don't need to work for me; just if they were happy on how I am serving them!

(P20)

If I had support from my parents-in-law! If they had a mentality that it's our grandchild [interviewee's baby] and he is suffering, so why don't we take care of him?

(P12)

7.3.3 Support at Workplace

All interviewees described their workplace as largely supportive of them. For example, they referred to the cooperation of their supervisor and colleagues:

They [supervisor and colleagues] always helped me, otherwise I could not continue the job even after the work pressure here.

(P3)

All interviewees, however, reported that this support was often a result of reciprocal behaviour, particularly with the line manager and also with colleagues. They stated how this relationship developed over time and through a mutual understanding that the interviewees also supported their colleagues with similar needs.

Some interviewees defined the support by saying that the bank had a 'women friendly', or particularly, a 'mother friendly' working environment. Seventeen interviewees out of twenty-one gave birth after commencing work for their current employer; around 90% of them were positive about the support they received from their supervisor and

colleagues during that period. The examples of such support included allowance to leave during working hours when they felt sick, not to let them carry huge manual files etc. One interviewee (P8) mentioned how her supervisor allowed her a month's leave on the prescription of her doctor to rest in bed for such a period and, then, supported her in moving to a branch closer to her house.

A few interviewees, however, shared unsatisfactory experiences. For example:

In those days [during pregnancy], there was late night working, too. Because I am working in a private institution, I had to do that.
(P5)

One interviewee described how her bank cancelled a part of her approved maternity leave, but then asked for an explanation when she was a few minutes late in returning to the office following feeding the baby during lunch hour:

I can remember that drama how he [manager] convinced me to return [earlier] and then how he bothered me. I laughed in myself that they took my two weeks [from approved maternity leave] and then asked for an explanation for 20 and 20, [total] 40 minutes' [extended lunch hour].
(P10)

Another interviewee stated how she was discriminated against during her performance appraisal as it was on the basis of her whole year's performance and she reported:

I was told, 'you were not performing for 3 months during the [maternity] leave', that was the attitude. So I got a marginal rating. I was feeling very bad.
(P14)

The support they mentioned in relation to the WF issues was mostly through informal arrangements, as documented by all interviewees. For example, all interviewees noted that if they needed to go home early or to come late in the morning for some family reasons like sick children, their colleagues managed the workload mutually while the supervisors informally approved the procedure on a request from the employee. Another interviewee referred to sick leave that was originally developed in case the employee became sick, but in her bank she could use that leave when her child was sick.

Interviewees also felt that the cooperation of colleagues and the supervisor was because they only sought assistance occasionally. Some interviewees gave various examples of how they put more importance on paid work than their family responsibilities, so that they felt their bank should also return the support when they really needed it:

They [bank] know that I am asking help for a valid reason. If they checked my leave plan, they would know that out of 100 allowed days most were cancelled as I never used those. I work dedicatedly. So they are cooperative about me.

(P5)

Another interviewee stated that the support their supervisor and colleagues provided them during pregnancy was nothing extraordinary:

Look, it's not that they [banks] provided us any additional favour.

(P10)

Some referred to facilities the new mothers might get in government banks, such as leaving work earlier than standard times to avoid traffic to arrive home promptly. These considerations, however, were just not possible to imagine in private banks, one interviewee (P11) stated. Interviews produced mixed findings though. For example, interviewees P20 and P21 were both working in a government bank's branch offices and also were new mothers. P20 said she required to work full-time taking a full workload from the day she returned from maternity leave, whereas P21 said she left the workplace one hour earlier than standard time so that she could avoid traffic and reach her children in time at home.

Interestingly, some interviewees were found defending the actions of their banks; that there was nothing wrong with the bank or management, but the nature and organisation of the work was such that sometimes they could not offer the needed support to the employees.

I think, no one is individually responsible for this [long working hours]. Work pressure is such that, structure is such that, you can't leave the office in time.

(P15)

Another interviewee viewed maternity leave as a favour given to her by the bank:

They gave me 6 months maternity leave. Now, I don't request for more leaves even if I need. I do sacrifice in my family.

(P8)

Two other interviewees were even feeling guilty for taking the maternity leave:

I will not work for 6 months [maternity duration], I myself felt uneasy that my office will suffer for me.

(P11)

Six interviewees suggested their banks needed to arrange transport for them between their office and home; however, one interviewee explained why the bank was taking time to decide on that:

*I understand, we are so large number of employees and staying in huge variation of routes.
(P6)*

7.3.3.1 Women’s Work-Family Expectations of the Workplace

A few interviewees were found quite satisfied with the present perceived supportive environment in their workplace; thus, they had no further expectations. Others, however, listed suggestions for ways in which their banks might better support their combination of paid work and family roles.

Table 7.9: Interviewees’ Expectation of Bank for Better WFB

Areas of Expectation	Number of Interviewees Mentioned
Childcare centre	7
Transportation to and from office	6
Maintenance of standard office hours	4
Reduced workload	4
Flexibility in working	4
Less complexity in requesting for leave	2
Free weekends and public holidays	1
Transfer to a location nearer to residence	1

As Table 7.9 shows, the need for a childcare centre at their workplace was the most common issue raised, not only from the mothers of young children; interviewees with older children were regretting their own experiences and requesting the bank to change in order to support colleagues with younger children. As mentioned earlier, only one bank in the sample had such a centre and this was only in its head office. One interviewee working in one of its branch offices stated:

*I can’t take its benefit; it’s in head office only. If it were close to me, that would be better. It’s not that only I am asking. I have many other female colleagues in branches who have no family support. They are keeping the baby with their paid domestic helper solely. It’s not safe, too. Again, some childcares we may have in the locality, but they don’t maintain the minimum standard as we want.
(P7)*

Again, one interviewee, who had just returned from maternity leave, was concerned about continuing her job due to the lack of a childcare centre:

*May be not for the whole day, but if I could keep my baby for a few hours it would do a lot for a mother like me. Emergencies might happen anytime. If my mother-in-law becomes sick, what I will do then? I need this [childcare centre] to keep my job.
(P20)*

Another interviewee commented that her bank was considering this, but she was concerned about when it would actually eventuate. One interviewee proposed:

Here I am working, if we had a separate room right here, we could keep our babies here. We may bring our paid domestic helper to take care of them.
(P12)

A few others, such as P2 supported the idea.

The suggestion to arrange transport for employees to and from their office locations was also a common request. Two of the five banks (SOCB and SDB) in the sample had already offered that facility to their employees. The interviewees in the rest of the banks desired it, saying such facility would reduce their tension in looking for private transport.

Working longer than standard hours was much discussed during the interviews. As mentioned earlier, around 50% of interviewees had to work for long to very-long hours in banks. Four of them, particularly, requested the banks to maintain standard official hours:

I want to leave the bank by 6 p.m. on every weekday. I want that they [bank] mandatorily make us leave at 6 p.m. Because if I can leave at 6 [p.m.], I can do much other works, I can spend more time with my family. Earlier, I could chat with my mother-in-law after taking care of my baby. Now that became impossible.
(P7)

As well as long working hours, the high workload was another much-mentioned aspect. As noticed earlier, PCB and FCB were identified with a higher workload, and branch offices rather than head office were accused of the same. One interviewee from FCB pointed out:

I think I can't take care of my family, it's because of the extreme pressure of office.
(P15)

A few others also mentioned similar concerns:

Too much, I am getting crazy for working so hard.
(P18)

In addition, only a few interviewees (4 out of 21) asked if it would be possible for their banks to arrange some flexibility in their jobs:

If there was a little flexibility in few cases, then, our life would be more supported.
(P2)

This might be an unusual expectation, as flexibility was rarely found in the industry.

One interviewee proposed:

I wish they [bank] could make shifts in our jobs. For example, now I come at 10 [a.m.] and leave at 6 [p.m.]. I wish I could go home at 4 p.m., I may come earlier in 9 a.m. or even earlier. It was just my thinking, it's not that they will do. Yes, so balancing would be much easier then, so, our children could get more time from us. You know, they will be burden for our society if we can't develop them rightly.

(P10)

Two other interviewees were concerned about the leave arrangements in their banks, saying it was relatively complex to request leave, especially in the case of a woman. Interviewees were concerned particularly for new mothers who they felt required extra consideration due to the need to take frequent leave relating to their children.

They [bank] should not compare women with men in terms of leaves because we [women] remain more responsible for family roles. If our colleagues and supervisor understand that, then balancing would be easier. They don't understand actually. The women have to struggle to get these leaves.

(P19)

As recorded earlier, a few banks kept their employees either working or attending training sessions during weekends and/or on public holidays. Although 14 interviewees reported that they remain engaged on weekends and/or on public holidays either regularly or occasionally, only one interviewee spoke out about its elimination:

I have an expectation that bank should not arrange training sessions during weekends. Those are the two days we reserve for our families. We can't do much for our families in weekdays. We spoke this out in our last training. Look, we work from Sunday to Thursday, and if we have training on Friday and Saturday then for 15 days we remain detached from our family. This results in a big negligence to family. Babies are much neglected. I understand that trainings are arranged to develop our skills, but that must be arranged on weekdays. Also they should allow us [to] enjoy the public holidays. No office should be running on holidays.

(P8)

Furthermore, one interviewee (P21) wished her bank had a branch in the location nearer to her residence so that, by working from there, she could save the travel time to and from the office. Time saved could be devoted to her children, whom she regretted having to leave at home under the supervision of paid domestic helpers solely.

Finally, the length of maternity leave was a much discussed issue during the interviews; many interviewees described how they suffered previously when maternity leave was for three months only. Thus, all of them indicated an appreciation of the current government's decision to extend the maternity leave to six months.

7.3.4 Key Factors in Combining Work and Family

From the discussions above, one major finding that came out was that managing between work and family remained mostly the consequence of the actions taken by the women in conjunction with their families; i.e., banks were offering very limited WF support. On the part of the interviewees, four broad factors were found as working together to help those women combine both their roles. The *first* was the interviewee's motivation and/or determination to continue her paid work:

I think, that is my determination, that's the big thing; whatever happens, I will continue, will not get withdrawn. It's my career, my job, I started it before my marriage, then why should I leave this? I don't know about others, but it is primary to me.
(P14)

Another interviewee noted:

It creates an identity for me, I feel. This inspires me to continue working hard to balance both lives.
(P16)

In doing this, however, the hardest part as described by all interviewees was caring for their children. One interviewee recalled:

The main problem I always faced was that I always felt that they [children] miss me so much. I, too, missed them much. When I returned home, my paid domestic helper told me, 'madam, you missed many things; how they first smile, how they first start speaking words, you miss all these great things.' And I could not care them in the way I would like to.
(P18)

Some interviewees were found having deeper dissatisfaction about the issue:

Honestly telling you, I am not satisfied, though many of my colleagues are confident that it's just fine. But I feel bad. I am a mother, right? Take care from a mother or from somebody else, there must be differences. My purposes are not fulfilled; I can't transfer my values to them [children]. If you say 'successful career women' and 'successful mother', I don't know if it is possible [together]. At least in this, [banking] profession, it's very difficult.
(P14)

Thus, family support, especially in the area of providing childcare for the time the mother was at paid work, was identified as the *second* biggest factor of managing paid work and family. In most cases, such support came from the extended family; only one interviewee was relying solely on paid domestic helpers.

A *third* factor critical to the successful combining of work and family by the interviewees was the support from their paid domestic helpers. The support was

mentioned both in the area of housework and in childcare. Given the amount of time that the women are spending on domestic duties and care work even with having paid domestic helpers, it would appear unlikely that they would be able to sustain satisfactory achievement of all their responsibilities without the paid support at home.

Nevertheless, all interviewees mentioned the hard work on their part, the *fourth* and final factor, to combine two lives. Although they were determined to continue their career any way, it was always very hard work on the women's part to combine work and family. More than half of them recognised that they were doing 'double jobs':

It's not easy, you know. We work double shift. We work in office and also at home. It's difficult. I feel very tired. Morning becomes night and then becomes morning again in the next day, it's like a routine. I work in office and then I move to the work in home.

(P21)

Many of my friends say that I [interviewee] have very high tolerance. But my sister says, she [interviewee] is fool; doesn't understand how much she works.

(P16)

If I really think about my baby, I have to quit from the job. It is very difficult. I can't give time to my baby. I am working very hard to manage. I try to recover during weekends.

(P8)

While their husbands were supportive of their engagement in paid work, there was much less impact on the husbands regarding the WF combination. The interviewees, however, were grateful to both their husband and family, for being permitted to continue their jobs.

Therefore, their family accepted them working in banks and expressed pride in their careers as bankers; however, it was always the women who remained stressed and caught between the two roles. They struggled with the demands of both roles, became tired and remained dissatisfied for the sake of their children:

It was always me who sacrificed. And the most sufferer is my daughter in balancing my paid work and family.

(P4)

Many other interviewees also realised that they had no personal time:

I feel like, I don't have any time to think about myself, my future or any recreation. I am forgetting myself.

(P16)

7.4 Social Attitudes towards Women

Given that many of these women were the first in their families to combine motherhood and paid work, and were amongst a new generation of highly educated women in Bangladesh (more than 75%), it could be expected that this might be challenging many existing social norms. The interviews provided an excellent opportunity to explore some of the gendered social attitudes towards, and expectations of, these women that may have magnified their WF struggle.

Firstly, the social attitudes towards these women being in paid work are described in the following section, including that of their husband and other family members. The attitudes to the women in their workplaces, as well as their own attitude towards their paid work, are followed.

7.4.1 Attitudes within the Family

Every interviewee acknowledged her husband's positive attitude to her participation in paid work. It was echoed in each of their discussions that the husband's positivity was the one big factor that helped them to keep working. In the subsequent discussion, however, the husband's role as 'gatekeeper' to the wife's participation in paid work became apparent. For example, a very common comment in the interviews was:

Women can't work if the husbands don't support, you know.
(P5)

Another interviewee explained:

If he [husband] would say, I will not let you work in this way, then, I could not continue, really.
(P2)

Six interviewees also referred to other supportive actions by the husband; for example, in motivating them to either complete their education or to go for higher education. More than 60% of interviewees described their husbands as inspiring them regarding undertaking paid employment, introducing them to the particular job, and encouraging them when they became tired in juggling between work and family:

My husband's support was that, when I was almost fed up that I can't continue the job anymore, then, he inspired me to continue.
(P4)

This also included the husband being proud of the wife being employed in a bank:

He [husband] is proud to say that my wife is a banker. Even they [in-laws] appreciate that I am working and still managing family.
(P6)

Similar positivity was acknowledged from other family members including children and the extended family who were proud of their employment.

One contrasting experience, though, came from one interviewee who was struggling to continue her job due to the lack of support from her in-laws:

They [parents-in-law] are not having positive attitude to my job. They always ask me to leave the job.
(P12)

Her husband, though mentioned as being supportive, was not supporting her against his family demanding that the interviewee leave her job. Many other stories of non-support emerged throughout the discussions:

I feel people do not value our [women's] working. If man works, people think he has worked so hard that he needs rest and now the wife should serve him. But the same is not true for a woman.
(P16)

For many, the attitude of family was that the women's participation in paid work was only accepted after meeting all her family roles. The family role, however, was found to be highly gendered as it included her being the primary carer for children, husband and other family members, for all housework, and with much more social expectations of her.

Then [after returning home], I find the children are waiting for me. My parents-in-law are also waiting that once I come they will be relieved. No one values my work; that I have worked the whole day long! It seems like I am starting my job right from now.
(P16)

Echoing this, another interviewee reflected:

Actually our culture did not change. We became educated but remain dependent in these places. Lots of expectations, everybody expects that I will do all these jobs.
(P17)

Seven of the interviewees pointed to the culture of the country being responsible for such a gendered role for women in the home:

Actually, in our culture, wives will cook that's expected. People can't think otherwise.
(P17)

Another interviewee stated:

Whatever the level of education you completed, if you work [paid] that no way reduces your usual workload in family. Your housework, caring for children and husband and in-laws and if guests come; these jobs never leave you.
(P10)

This was echoed by most other interviewees, too; except a few very fortunate ones such as P7. Her family took care of most of the housework, caring for her baby and also her husband that she needed not to play much role in the family; thus, she said:

I think, I am not balancing; they [extended family] are balancing [with my paid work].
(P7)

The interviewees also described their husband's expectations of their working wife:

If I return very late in some days, then he [husband] becomes annoyed. Also, he does not like eating food cooked by the paid domestic helpers.
(P2)

Another interviewee, whose husband was a commuter, said:

When he [husband] is at home, I have to cook. But during the week, I don't cook much; I depend on my paid domestic helper.
(P12)

Although all the husbands were employed, many in banks, and may be presumed to be understanding, in many ways the women's paid work was not acknowledged in the family.

Seems like, he [husband] worked so hard the whole day that now he needs to rest. He asks me, I am so hungry, give me some snacks and tea please. As if, I came after roaming out; did not work at all.
(P16)

Also, husbands were identified as having such sufficient time after their paid work that some were studying for personal and professional development. For example, one interviewee explained:

My husband completed all four parts of banking diploma; he also did MBA, now he started studying law.
(P10)

The same was not true for women, though:

But that [further studies] will be very difficult for me. If I want to go for those, I may need to do that after long time [after raising the children].
(P12)

Nevertheless, they were accepting of such roles of husbands:

Although he doesn't participate in housework, he goes according to our culture, but he never complains; that is a good support, I would say.
(P10)

Members of the wider family, also, seem to underestimate women's paid work in comparison to men's; one interviewee described the attitude regarding her husband, who was actually a colleague.

To her [mother-in-law], my husband's job is more important than mine. She assumes that my husband's job is very hard, but not my one.
(P14)

The family also expected that the woman will take care of every household event, even managing paid helpers at home. For example, one interviewee stated:

How the oil is misused in kitchen, where goes that rice, how can I know that while sitting in the bank? I return at about 9 or 10 [p.m.], I will [then] give time to my children. I can't investigate these issues then. I did try, but it's not possible. I explained to my in-laws that I have taken that for granted, I know this much will happen because I can't take care personally. I accepted that operational loss, but they can't accept this part.
(P14)

Interestingly, many interviewees themselves were found to be accepting of such behaviour of their family, saying:

That [social expectations of women] is normal, anyway.
(P17)

Similarly, another interviewee tried to protect her mother-in-law, saying:

The women are always like this. She never worked [paid], so she does not understand the double job.
(P20)

The interviewees also revealed some feelings of futility about gendered social attitudes;

We can do nothing; we are in a vicious cycle.
(P17)

They also recognised themselves as part of that social norm:

If something unusual happens in the family, I ask him [husband] to go [to his office] in time and I go to [my] office late, after settling the issue. These happen. We also grew up through these social norms.
(P14)

Finally, the point of hope was that men's participation in housework is increasing with time:

There are changes, it's slow though.
(P14)
He [husband] did less [housework] earlier. But I told him even in last week that I feel more relaxed as you help me more in these days. He is the only child [of his parents], but now he got accustomed to help in some housework.
(P15)

Others, however, were pointing to the norms of the society that:

These things are embedded, [they] don't leave.
(P14)

Thus, frustration came from another interviewee:

It will take thousand years for us to overcome this mentality.
(P10)

7.4.1.1 Gendered Roles

The interviewees' descriptions of the social attitudes in their family, and expectations of them, identified starkly the gendered roles assigned to the interviewees in their families. From the experiences they shared on how they spent a typical weekday, it was found that they cooked, served, cleaned, cared for children and other family members including their husbands and the elderly. In addition to their full-time participation in paid work in the banks, many also supervised paid helpers, did grocery shopping and/or paid utility bills.

Women always work, both in home and in office. I work from the moment I wake up till night when I go to bed. My husband, or generally, all husbands, they work in office only. There is a big difference between our works. We need to take more stress. We have to go through much more formalities. I have in-laws, too. So, I work same in the office, earn same and contribute same like him [husband], but then, I take much more stress than him.
(P15)

Therefore, as documented by 90% of the interviewees, full-time participation in paid work remains as an additional load of work on top of the woman's usual gendered role in the family. The following subsection identifies their two major roles, as breadwinner and primary carer, in relation to the gendered expectations of them.

7.4.1.1.1 Breadwinner Role

For most of the interviewees' families the women's income was critical to meet the financial need of their families. Two-thirds of the interviewees revealed that they needed to distribute their income within their immediate families. Some interviewees explained that, as they had been engaged in paid work for a number of years, increasingly their income became a permanent source of meeting many of the financial needs of their families. They pointed to the high and rising costs of living in the city and the additional costs, particularly for the children, that required their income to be shared:

My whole salary has a fixed distribution. Say, I spend all the expenses for the children and my husband spends for the household.
(P16)

A few others (3 out of 14) referred to their husband's lower paid government job that also necessitated the interviewees' income in the family.

In the case of a few interviewees, their income was also shared with the extended families, usually the interviewees' in-laws:

We have to contribute for parents-in-law's family, at least 40%, you can definitely know.
(P12)

Interestingly, this was the woman who faced pressure from her in-laws to leave her paid work. Such responsibility for the wider family was sometimes assigned to the women, one interviewee mentioned:

From the very first day it was said that you will work for the benefit of your family.
(P4)

By contrast, some women could choose whether or not to share the husband's financial responsibilities. One third of the interviewees said that they had the freedom of not contributing their salary, however, many of them (5 out of 7) actually spent the money on their children or on their own personal expenses. Three interviewees (P2, P9 and P19) mentioned that they saved their income to share in the family's major expenditures in future, such as purchasing an apartment or to finance for her own Hajj (Muslim pilgrimage).

Some interviewees even felt fortunate that their husbands never asked about their income or its distribution:

I know about many of our female colleagues that their husbands make issue on this. My husband never does that.
(P10)

For many interviewees (14 out of 21), their paid employment was in the name of financial freedom; a freedom for either herself or in supporting others. For example:

I actually want to keep my independency. If he [husband] doesn't care for me financially, I may not need to ask for that.
(P20)

I also feel good that I am doing something. And, I can support others [financially]. If you can support someone, it gives you great feelings, right?
(P18)

In summary, while earnings of many of the interviewees' was playing a critical part in funding their families' needs, these women did not see themselves in the role of breadwinner; more a role of supplementing the breadwinners' income.

7.4.1.1.2 Primary Carer Role

As was illustrated in describing the typical daily routine of the interviewees, these women bank managers also remained the primary carer and homemaker within their house. This involved the care of children, sometimes the care of other family members, as well as the responsibility for the smooth functioning of the household.

Section 7.3.1 detailed the time and tasks associated with caring for their children. A number of examples were provided of caring for other family members, too. Five interviewees mentioned that they needed to care for elderly members when they became sick. Another interviewee (P8) stated how she cared for her school-going younger sister living in her family.

Interestingly enough, the role extended to caring for husbands, too:

If my husband gets sick, I get permission from my supervisor and leave during lunch hours.
(P9)

Interviewees, however, reported that the situation was not the same in reverse; i.e., in the case of the women becoming sick, similar support from their husband was not noted.

Although others took care of children while the women were at work, once they were back at home the total responsibility transferred back to them:

At the moment I reach home, everybody feels like now they are free and I will take care of all the housework and of children. Even, they feel like the paid domestic helper also worked hard the whole day that she needs rest, too; so we should not bother even her [any]more.
(P16)

In addition to caring, the homemaking role was a combination of supervision of their paid domestic helpers and performing domestic chores themselves. Again, while they received much assistance from domestic helpers, they were viewed by their families and themselves as responsible for the successful operation of the home. As one interviewee stated:

Even my paid domestic helpers have the same tendency; they do much until I come home. But when I am at home, it's like, now I am responsible for everything.
(P21)

As outlined earlier, the same responsibilities and expectations were not placed on their husbands, even when both of them were employed, even in the same industry.

7.4.2 Attitudes in Workplace

Within the workplace, the women experienced gendered attitudes there, too.

You are doing every job; still your boss is not confident of you because you are a lady. How will I grow [my career] then? We couldn't grow because of their mentality.
(P10)

Women are less blessed in the sense that if you go out, everyone notices your movement. Men frequently move to and from the office for cigarettes, guests, customers etc. and no one even notices. That's their benefit, we don't have that.
(P10)

The interviewees provided numerous examples of how male and female employees were treated differently in the workplace. As mentioned earlier, one interviewee expressed how she was rated marginally for her annual performance because she had not been present the whole year, despite being on approved maternity leave:

Look, we [she and her husband] were colleagues, we got married, had baby. But the hit came to me only. He [husband] got his promotion. I got marginal rating [in performance appraisal].
(P14)

Nevertheless, as discussed earlier, interviewees were mostly accepting of the situation. The banks' expectation that their employees work long hours illustrated this point. Some of the women were relieved that the burden of very long hours fell more heavily upon male employees as the women were given priority to go home.

Our office time is until 6 p.m., but it becomes 6.30 to 7 p.m. to leave. The good thing here is that we can leave by 7 p.m. most days of a month; office gives priority for women. Look, men are working sometimes until 9 or 10 p.m., so this is surely a priority for women, right?
(P6)

On the other hand, this differential expectation was also contributing to the view by the senior management in the banks that women were unable to perform at the same level as the men.

7.4.3 Women's Own Attitude towards Paid Work

While most interviewees were found to be positive about their overall decision to combine motherhood and paid work in banks, there was a minority (5 out of 21) who wished to resign primarily due to their dissatisfaction with their WF combination and a desire to spend more time with their children:

I don't want to work anymore. It's true. I am living a very, very stressful life. Can't like [it] anymore. I feel like I will leave all these and will stay with my child.
(P15)

Most others, however, were still motivated to continue the paid work:

Ultimately, my baby will grow up, will have his own world then. If I quit this job [now], what I will do then? So I need to continue [paid work].
(P8)

For many of them, although paid work created 'double jobs', it did provide a form of 'identity':

I am holding an important position, people outside give value to me, give me importance.
(P16)

Therefore, many interviewees were found to be strongly motivated towards their paid role; they remained determined to continue working despite their dissatisfaction with the childcare arrangements, feeling guilty for not being able to care for their children well, and struggling between the two roles. All of them raised the issue that paid work made it difficult for them to care for their children properly:

This is our problem; we can't give time to children. Being a mother, I feel bad to deprive my child; he [child] will never get these days back.
(P19)

It created guilt in them, too:

I myself feel guilty that I could not give enough time to them [family]; even working during off days [weekends and/or on public holidays].
(P7)

Some reported that they struggled to keep their work and family lives separate:

The time I spend in bank, from 10 [a.m.] to 6 [p.m.], I really try hard to work with maximum attention. I don't want to think about other things. But once I get out of the office, even when I am in the stairs [of the bank], I don't keep any of my office issues in my mind. On my way to home I keep on planning what I will offer them [children] in afternoon snacks or in dinner.
(P10)

Interestingly, interviewees indicated that they had no major complaint, or even any major expectation of their workplaces. Most of them expressed satisfaction with their banks' policies while, for the rest, they even tried to defend the banks:

Bank also need to follow its rules, it can't let me leave by 5 p.m., right?
(P16)

I don't think bank can do anything on this [long hours and high workload].
(P7)

I have no complaint regarding the office or work-life balance. What I understand is the structure is such that work life balance is difficult to gain.
(P15)

One interviewee even argued that banks should have common policies for all the employees, not simply to favour females only:

If they [bank] make policy for women only, then men would think that they were deprived.
(P3)

All interviewees expressed the view that there was considerable importance related to their role in paid work. Many of them expressed their concerns that their paid work not be disturbed by family issues:

For me, I can deprive my child a bit, but can never ignore my job responsibility. That's my nature.
(P15)

As a result, all the management strategies they followed to enable them to combine the two roles were identified as being implemented on the family side.

In the office, I never used my personal reasons to delay my office works. What I did, I managed it personally. I gave less time to my child.
(P15)

It was not my nature that I will tell them [office] about my struggles.
(P10)

Overall, all interviewees were found to be positive about continuing their jobs, even in the case of the interviewee whose in-laws were insisting that she resign. Despite being positive, they recognised the hard work involved in managing both their roles, especially as the hard work kept them stressed. Still they remained determined:

It [balancing] must be difficult, I have to face the hard part of life. But I should not stop working because of that, since I have to contribute for my country, too. Why did I become educated, then?
(P1)

Finally, it was the women themselves who incurred the stress associated with managing both roles; “*I tell myself, I can do, I have to do*” (P8), was one technique of combining work and family roles. It seemed like they had taken that lifestyle for granted, with an expectation of a better tomorrow:

I hope that when the children will become a bit older, could do their own jobs, I would be more relaxed then.
(P21)

7.5 Conclusion

Summarised in this chapter were the findings from the third-stage of the research; data collected through the in-depth face-to-face interviews with 21 female bank managers, who also were mothers, from five of the sample banks in Bangladesh. Broadly, it depicted women’s WF struggle in the presence of limited WF policies in banks, as well as gendered attitudes and expectations found both in the family and workplace.

An important contribution of this chapter is that it responded to all the five minor research questions (women’s employment and career outcomes; roles of the state, banks and/or women’s families and society in supporting and or creating barriers for women’s WF management; and the impact of gender and national context on women’s employment and WF issues) that were developed in Chapter 1. These findings combined, therefore to shape the response to the central question of the research (WF outcomes and the factors shaping these WF outcomes, for women managers combining paid work and family responsibilities in the banking industry in Bangladesh) based on the lived experiences of those women. For example, these interviewees illustrated the recent rise in Bangladeshi women’s employment in the banking industry: the nature of their jobs, the influences on their decision to seek employment in the banking sector, their experiences with training and their career expectations, and their differing experiences in terms of working hours and workload. Again, the absence of adequate WF policies such as flexibility in work in addition to the practice of long hours for some working in the banks emerged as significant barriers for women’s WF management. The most prominent support mechanism, as identified in this chapter, was the informal support to the women from their supervisors and colleagues. Most of their WF struggles were, however, found to be absorbed in their family, e.g., though the support from paid domestic helpers and/or extended family members broadly in area of childcare.

The interviewees' personal daily routines, together with their experience at work, illustrated clearly the impact of gender upon these women's lives. The very long, exhausting list of household responsibilities as mothers in the family despite their managerial role in the banks – contrary to what was expected of their husbands - clearly point to women's paid work being of secondary importance in the view of the family. The workplace, in return, doubted women employees' productivity as a consequence of their home commitments, and that impacted on their career outcomes in terms of promotions and the type of work allocated to them.

One obvious addition of this study to the literature is the importance of national context in the WF research that although there are a number of commonalities in women's WF experiences, there are, at least, a few context-specific factors that make their WF management different. Accordingly, it will require a different level of response from the state, organisation and/or family and society within such a context. One such example may be mentioned here that despite the obvious challenges in combining the WF roles, it was evident that the support in the family, especially that from the paid domestic helpers, were the main reasons that helped them manage their family and still continue the paid work in banks. Such presence of affordable paid domestic helpers characterises the Bangladeshi context. This may impact on the other WF requirements such as establishing childcare centres etc. as referred in literature in some related context too that childcare support provided by the extended family is viewed not simply as a matter of availability but also as a form of social expectation (De Cieri & Bardoel 2009; Poelmans et al. 2003; Shaffer, Joplin & Hsu 2011).

Thus, the very detailed data obtained from these interviewees presented a very clear picture of how WF played out in these women managers' daily lives. It illustrated clearly those aspects that are particularly reflective of the Bangladeshi socio-economic context and the limited nature of WF support being provided by their employers.

Chapter Eight

DISCUSSION AND CONCLUSION

8.0 Introduction

The aim of this research has been to examine the work-family (WF) outcomes of women bank managers in Bangladesh and to analyse the factors that shape them. More specifically, with regard to the latter, the intention has been to identify and consider the role of the Bangladeshi state and the policies and practices of the banks there in relation to employees' WF issues, and the support available in the private sphere for women juggling work and family.

This was accomplished by using a mixed methods research strategy of three phases in the interview-survey-interview sequence that enabled the incorporation of both employers' and employees' perspectives. From an analysis of all three data-sets many interesting findings emerged. Apart from gaining a very detailed picture of the WF experience of these women and the factors contributing to the outcomes, useful data emerged in two other areas: changes in the position of women in Bangladesh, and the impact of the national and socio-cultural context on their WF outcomes. The findings that emerged from these two areas allowed for additional insights into the experiences of women bank managers in combining paid work and family responsibilities in the context of Bangladesh.

The chapter is commenced with a brief summary of the main findings on the WF consequences for Bangladeshi women bank managers. This is followed by a discussion of the findings relating to the women's changing position in Bangladesh. In the third section, the findings are discussed within the national context of the study from three perspectives; the role of the state, banks and, family and society supporting and/or constraining women's WF management. The work-family balance (WFB) model, which was introduced in Chapter Two, is re-examined here in light of the current research findings. Finally, some major contributions of the study are identified alongside limitations of the study.

8.1 Work-Family Outcomes of Women Bank Managers in Bangladesh

The research findings indicate a general increase in Bangladeshi women's participation in the paid labour market, including in the banking industry. The numbers of women, however, are still low in senior management positions. In the course of their employment, women bank managers are found combining paid work with their socially expected primary responsibility of caring for their family. Their paid employment is

made possible primarily by the support at home, particularly from the paid domestic helpers and/or family members who care for the women's children during the hours of their paid work. In the workplaces some are found working long hours, yet many of them work fewer hours than their male colleagues. There are very few formal WF provisions for women in the banks beyond paid maternity leave; nevertheless, women have minimal expectations in this regard. Overall, the WF issue is identified as a concept about which little is known, both among the employees and the employers in the banking industry in Bangladesh.

8.2 Changes in the Position of Women in Bangladesh

Lewis, Gambles and Rapoport (2007) argued that WFB is a 'social construct' that exists within a particular socio-historical context and time period. The current study about the WF outcomes of women bank managers in Bangladesh is an excellent illustration of this statement. Bangladesh is currently in a major period of transformation, both economically and socially and, as is evident in this study of the position of women, the change will continue. This is visible in the women's increased employment in the paid labour market which, in turn, raises the question of how it is impacting upon their presumed role as the primary carer of their children and home.

The first research question asked 'what are the employment and career outcomes for women managers, who are also mothers, in banks in Bangladesh'. The research highlights Bangladeshi women's increased access to education which, together with the economic imperative propelling them into the labour market, e.g., 36% of women in paid employment in 2010 compared with 15.8% in 1996 (Rahman & Islam 2013). Evidence was found that, rather than remaining at home, these women embraced the opportunity to further their own careers as an important part of their new identity and to enable them to gain financial independence. Interestingly, most of them are found as the first generation of working women within their families; again, pointing to the newness of their participation and the importance of 'time period'.

Their increased participation, particularly in managerial positions, is reflected in the numbers of women entering the banking industry; yet their position in the senior level of management remains much lower when compared to that of men. Research worldwide has identified banking in many countries as a 'feminised occupation' (Acker 1994; Crompton & Harris 1998), this is certainly not the case yet in Bangladesh. Also,

banking has been characterised as having extended workhours with intensified workloads and, consequently, being viewed as ‘family unfriendly’, thus, adding to women’s WF issues (Acker 1994; Alam, Sattar & Chaudhury 2011; Crompton 2001; Granleese 2004; Khalily & Rahman 1994; Liff & Ward 2001; Tabassum, Jaim & Rahman 2011; Wilson 2014). A similar finding can be deduced from the current study that WF issues have emerged as a major problem for the mothers with their increased participation in that ‘family-unfriendly’ industry.

It is worth highlighting the recentness of Bangladeshi women’s employment in the paid labour market, including the banking industry, and that only very limited change has prevailed in traditional views towards the role of women both at the workplace and in the home. Consequently, the study found substantial evidence of differential treatment and gender discrimination against women.

8.2.1 Evidence of Differential Treatment and Gender Discrimination

The fourth research question asked ‘how does gender impact women’s employment and WF issues’. In line with the existing literature, this research has demonstrated that gender plays a very strong role in shaping how women are viewed and treated, both in workplaces and within families. Clear gender discrimination is identified as occurring in the case of women bank managers combining their paid work with family responsibilities. Therefore, the study completely agrees with the previous researchers (e.g., Bailyn 2011; Eby et al. 2005; Lew is, Gambles & Rapoport 2007; Todd & Binns 2013) that an analysis of WF issues must take into account the concept of gender. The next two sub-sections discuss the evidence from the thesis of women being treated differently firstly in the workplace, and then at home.

8.2.1.1 Evidence in Workplaces

In the banks, women were found to be viewed in terms of their gender which led to prejudicial opinions about their ability to do certain jobs within banking as well as affecting their career developmental opportunities. For example, some banking jobs which are known to require long hours are assumed to be unsuitable for women because they are viewed as ‘employees with family responsibilities’ who should return home earlier than men and, therefore, work less hours. Again, some jobs require networking and/or close relationships with customers, which is deemed inappropriate for women,

such as in credit, sales and marketing jobs. This then limits their opportunities for promotion compared to men, who do not have the same constraints placed upon them.

As found in earlier research (e.g., Granleese 2004; Neiterman & Lobb 2014) the women in the current study were also presumed by the banks' management to be a 'poorer fit' for senior positions in banks; a view that keeps them stuck mostly in junior management in alignment with the pyramidal shape of the gender composition in the banks' management structure (Evetts 2014). Specifically, the study identified that 50% of the sample banks have no women at all in their senior management, while in the remaining banks women occupied from 4% to 10% of these positions.

Previous studies in the banking industry have commented on women's limited access to training and promotional opportunities (e.g., Choudhury, Saha & Moral 1995a; Khalily et al. 1999; Yasmin 1998). In the current study, there were similar indications of differential treatment in relation to women's opportunities for training and development in banks. The timing and location of some training sessions made it difficult for women to participate and there was no indication of any of the banks contemplating changes to accommodate women's needs. For instance, many women could not attend training sessions when training was arranged during weekends because of their expected involvement in family activities at that time, or when training was conducted in other cities, for it would be seen to be 'inappropriate' for a Bangladeshi woman to stay overnight without being accompanied by a male relative.

Compared with male Bangladeshi bankers who have minimal engagement in family responsibilities, women are presumed to prioritise their families over their banking jobs; consequently, they are perceived by bank management as being 'uncommitted' and 'secondary workers'; a view that is well established in the WF literature, too (e.g., Liff & Ward 2001; Pascall, Parker & Evetts 2000; Wilson 2014). This is endorsed by the fact that women request leave more frequently than men as they are expected by society to take primary responsibility for their families. The research indicates that women take leave when their children are ill and also in the event of the sickness of a husband and/or other family members, whereas there is not the same social expectation on a husband to take leave for a sick wife, children or other family members. Within the study, there were many examples of women displaying high commitment to their paid role; e.g., those who did work long hours in order to meet the bank's requirement whilst feeling particularly conflicted about giving less time to their children. Nevertheless, as

in the literature (see Kerfoot & Korczynski 2005), the current study also found women being assessed differently to their male colleagues in workplaces; a clear example of that was of women getting a poor annual performance rating in banks due to having taken maternity leave.

8.2.1.2 Evidence in the Family

While women in the study provide evidence of the advancement of women in the public sphere in Bangladesh inasmuch as some now have the opportunity of having a professional career at the same time as being a wife and mother, this exercise of the choice was found to be dependent upon the husband's approval. This confirms the existing knowledge regarding women's experience in some other developing countries regarding the requirement of husband's approval for wife's participation in paid employment (Aryee, Srinivas & Tan 2005; World Bank 2013). Moreover, it is also found that, similar to the women in some other countries (see Aryee, Srinivas & Tan 2005; Casinowsky 2013; Koca, Arslan & Asci 2011; Rehman & Roomi 2012), such approval to be in paid employment is given to a married Bangladeshi woman on the condition that she continues to perform her expected primary carer and homemaker roles. This, however, contrasts to the situation of employed Bangladeshi men whose normal family role is to be the breadwinner for the family which fits naturally with being in paid work.

Women in the study employed paid helpers in the home, and usually relied on family members to take care of children during paid working hours. They were, however, expected to return to their primary carer and homemaker role as soon as they returned from paid work. The situation, again, contrasts with the expected role of the father; even when both parents are employed, including in the same industry. This is, however, not limited to Bangladesh, as can be seen in the literature (Coltrane 2000; Chandra 2012). The research evidence demonstrates that Bangladeshi women bank managers have a very tight schedule on weekdays, both at the workplace and in the home, whereas their husbands tend to wait for tea and snacks to be provided by the wife while engaging in their own leisure activities, such as watching television, soon after returning from work.

Such gendered attitudes and expectations of women place them at a distinct disadvantage to their male colleagues in the banking industry of Bangladesh. Examples include compromising their options to work longer hours like their male counterparts; limiting attendance at work or training sessions after hours; and preventing bringing

work home, or networking. The current study also finds that women are prevented from travelling beyond their work site for additional banking experiences; e.g., for the purpose of participating in training, a work-visit, transfer, or even, for promotion to an out-station.

8.3 National Context

The significance of national context is often raised in the WF literature (e.g., Aryee, Srinivas & Tan 2005; Casey, Skibnes & Pringle 2011; Cooke & Jing 2009; Lewis, Gambles & Rapoport 2007; Shaffer, Joplin & Hsu 2011; Todd & Binns 2013; Wharton & Blair-Loy 2006). Given the under-representation of WF research in developing countries, the generalisability of findings and concepts from the existing studies to developing countries, remained questionable (De Cieri & Bardoel 2009; Galovan et al. 2010; Lewis, Gambles & Rapoport 2007; Shaffer, Joplin & Hsu 2011; Turbine & Riach 2012). Therefore, in line with the recent progress of WF research in some developing countries, the current study is undertaken in the context of Bangladesh providing the opportunity to further consider the extent to which national context may, or may not, be important in relation to women's WF outcomes.

Wharton and Blair-Loy (2006) defined the scope of 'national context' broadly. They defined it in terms of institutional structures, legislation, policies, practices, cultural values and norms that shape work and family in a particular country. This definition was reflected in the WFB model used in the study; the model identified the critical factors that shape women's WF consequences as being the state, organisations and family/society. Therefore, each of these three important factors is considered in the following sub-sections in terms of the findings regarding their influence on WF outcomes, as well as being part of the Bangladeshi context. These address the second and third research questions set in this study: 'what are the roles of the state, banks and/or women's families and society at large in supporting women's WF management' and 'what are the roles of the state, banks, and/or women's family and society at large in creating barriers for women's WF management'.

8.3.1 Role of the State

Results in this study indicate a very limited WF support role by the state in Bangladesh. There is minimal support for women in banking (or women employees in general), other than legislation focussed primarily on the provision of paid maternity leave and

regulation requiring the public sector, including public sector banks, to employ women to the level of at least 10% of employees.

The issue that emerges from this is the lack of any legislative provision – or even government policy – enabling employees to request flexible working arrangements, such as part-time and/or flexible hours work arrangements. The literature places much importance on the state's initiative in obliging organisations to comply, at least, as well as develop greater policies and facilities in response to legislation and regulation (Den Dulk et al. 2013; Kassinis & Stavrou 2013). In the current study, results demonstrated a lack of enforcement of state legislation and regulations in many organisations.

The Central Bank, being the regulator of the banking industry, was found to be playing an interesting role in relation to the growth of women's employment in the banking sector. Apart from communicating government legislation and regulations to the banks, it was also collecting gender statistics on their employees. There was minimal evidence, however, of the Central Bank providing any leadership and guidance on the development of WF policies and practices, with the exception of establishing their own childcare centre.

8.3.2 Role of the Organisations

The research found a lack of awareness of good WF practice amongst management in the banks and consequently, the banks did not have WF policies to support their employees.

In the current study, only some of the sample banks were found to be complying fully with the government's regulation on paid maternity leave; e.g., some banks continued with the previous four months' leave rather than complying with the extension of the leave to the currently required six months duration. In addition, although all banks provided informal support for their employees' WF management, there was a lack of other provisions such as flexible working-hours arrangements or on-site childcare centres. Previous studies in Bangladesh have identified similar findings, too. Thus, despite the growth in women's employment there has been little change since earlier studies in Bangladesh which drew similar conclusions (Alam et al. 2011; Alam & Faruqui 2008; Anam 2008; Newaz & Zaman 2012). Interestingly, the study found that in the absence of regulation the banks' managerial groups did not yet appear to view it

as their responsibility to develop WF policies; they expressed no intention to develop such policies by themselves.

Moreover, the high workload culture of the banking industry in Bangladesh (Tabassum, Jaim & Rahman 2011), as in many other countries (Crompton & Mishra 1999; Meyerson & Fletcher 2000), required many employees to work longer than standard hours and was found to impact on the employees' WF issues (e.g., Acker 1994; Crompton 2001; Granleese 2004; Liff & Ward 2001; Wilson 2014). The women, particularly the mothers in the current study, were found to be less satisfied than men with the requirement of long work hours in their jobs.

Importantly, the research results identified a degree of variation in practices across banks. A clear pattern of practices was documented whereby state-owned banks and foreign banks were found to be located at two ends of the spectrum with regard to WF outcomes for their employees. For instance, employees in the state-owned bank were found to be working largely standard hours and being satisfied with that, perceiving less difficulties with the workload enabling them to have a reasonable WF balance, perceiving less of a career-barrier in the bank due to family responsibilities and finding their bank fully complying with the extended duration of paid maternity leave. Thus, the state-owned bank's employees perceived their paid work and family life as reasonably balanced.

The employees in the foreign bank, however, had different perceptions; longer working hours resulting in them being largely less satisfied, higher difficulties with their workload, greater career-barriers in the bank due to family responsibilities and evidence that their bank was complying only partially with the regulation on extended duration of paid maternity leave. Thus, overall, WF was largely perceived as being less balanced. It should be noted though that the foreign bank employees perceived more informal workplace support from supervisors, colleagues and senior management regarding their WF and, by contrast, the state-owned bank employees perceived them as less supportive. The remaining banks, i.e., the conventional commercial bank, Islami Shariah-based commercial bank and specialised development bank, varied in their WF practices, and could be viewed as being located between these two ends of the spectrum.

8.3.3 Role of Family and Society

The impact of family and society, as described in this study, is twofold; firstly, in relation to whether women engage in paid employment and secondly, their WF management. Evidence was shown of families, and society, both facilitating and hindering women in their achievement of managing work and family.

The extent of family support ranged from their husband's approval which allowed them to participate in paid employment through to caring of their children by the paid domestic helpers and/or family members whilst they were at their workplaces. With the limited supportive role of the state and organisations, this support from within families remained the largest and most important source of support for women bank managers in enabling them to combine their paid work and family responsibilities.

On the other hand, substantial constraints were seen to come from the cultural values and norms emanating from the society of Bangladesh. The values and norms set by traditions in the country, combined with varying interpretations of religion, resulted in gendered attitudes to women. Social expectations on gendered roles positioned them as 'mothers' in the family, with expected primary carer and homemaker roles. Thus, their participation in paid employment was presumed to be a secondary aspect of their lives. Therefore, there were very strong gendered attitudes towards the roles of women and men, both in the home and in the workplace. These, then, limited women's career progression and also worsened their WF struggle, as clearly identified in this study and in line with the extant literature (e.g., Herman, Lewis & Humbert 2013; Lyness & Judiesch 2014; Valcour 2007; Wheatley 2013; Wirth 2002).

8.3.4 Is National Context Significant?

The fifth research question focussed on the ways in which the national context of Bangladesh makes this study different from WF studies in Western WF literature. The study provided much evidence of differences in the WF experience of the Bangladeshi women bankers compared to that described in recent research on the WF experiences of women in developed countries. The findings fit well with Lewis, Gambles and Rapoport's (2007) definition of WFB being a 'social construct', in particular, their reference to it occurring within a particular socio-historical context and secondly a specific time period. One, however, could not help but feel that there was a strong sense

of similarities in the experiences of these women in Bangladesh with those in many other developing and developed countries.

An influential point of difference is that women's increased participation in the paid labour market of Bangladesh is very recent, and therefore, the WF is a comparatively new issue. This is a very clear illustration of the importance of 'time period' as one would expect that similar research in two or three decades' time may reveal better engagement with the WF issues. Other obvious differences in contexts included minimal state legislation and regulation, minimal provision by organisations, the assumption that WF management remains an individual employee's responsibility and consequent high dependence on family and society both in terms of paid domestic helpers and family members.

Previous research noted similar findings in other developing countries, particularly in Asia where the need for WFB was viewed as 'less of a priority' by the state and organisations due to the lack of adequate economic development of the country (e.g., Acker 2009; Baird & Williamson 2009; Burke 2010; Lewis, Gambles & Rapoport 2007; Murthy & Ratnam 2009; Tung 2009). Therefore, women's WF outcomes vary depending on how far the country has achieved its development in the economy as well as in socio-cultural aspects, and, particularly, in gender role transition (Clancy & Tata 2005).

Another area of difference relating to WF between Bangladesh and developed countries is the care of children. While in Bangladesh working mothers rely upon extended family and paid domestic helpers to care for their children, in developed countries mothers also have the option of childcare centres. An immediate conclusion might be that Bangladesh needs to develop childcare centres, however, Bangladeshi society shows little sign of adopting the idea of children being cared for outside of the home. Again, this illustrates the importance of 'time period' as one would expect that as more and more women enter the paid labour market, the concept of childcare centres would be given greater consideration.

Childcare exemplifies the combination of both difference and similarities in the WF outcomes of these mothers compared to that of their counterparts in developed countries. Having identified differences in childcare arrangements, similarities should also be noted in the role of extended families. For example, the important role played by

grandparents taking care of their grandchildren is noted across many Western countries (Ni4kids 2011).

There are, of course, more similarities between developed and developing countries with regard to WF outcomes. Gendered attitudes and expectations of the roles of men and women resulting in mothers' primary caring role in the family is the most common, confirming the need for gender analysis (e.g., Acker 2011; Cahusac & Kanji 2014; McDonald 2004; Nemoto 2013) as applied in this study. Families contain deep-rooted gender discrimination whereby women still remain the primary carer required to take a disproportionate responsibility for the family; thus, they work a 'double-shift' (Hochschild 1997). Similarly, societies hold the gendered attitude that expects men to prioritise work over family, and women to prioritise family over work (Lyness & Judiesch 2014; Valcour 2007); this view tends to hamper, if not reject, the connection between women and management (Coronel, Moreno & Carrasco 2010). The current research documented similar findings for the women bank managers in Bangladesh.

When workplaces are examined, examples of gendered attitudes towards women are commonly noticed irrespective of the developmental stage of the country. The literature provides evidence as to how mothers, generally, are assumed to be 'uncommitted' or 'secondary workers' (Coltrane 2004; Goldin 2006; Hill 2007) with 'no clear long-term goal' (Liff & Ward 2001; Lyness & Judiesch 2014; Pascall, Parker & Evetts 2000). Women are the recipients of negative attitudes from their colleagues (Koca, Arslan & Asci 2011) and, even, are appraised differently to their male colleagues (Brannan cited in Kerfoot & Korczynski 2005). As equal opportunity policies in developed countries are usually more advanced, the gender discrimination in those countries might, however, be more covert. By contrast, the discrimination appears to be both covert and overt in Bangladesh and other developing countries. As already mentioned, results in the current study identified how women bank managers can be given a poor annual performance rating due to exercising their maternity leave entitlement; this should be less likely to happen in the same way in a more developed country.

Again, although workplaces in many developed countries have a number of formal WF options available, they may be found associated with negative career consequences and, consequently, be less requested by women (Blair-Loy & Wharton 2004; Crompton & Lyonette 2011; Mathur-Helm 2006; Metz 2003). Also, women are expected to work long hours, especially in managerial roles; this, then, contradicts the aims of formal WF

policies in organisations in developed countries (Crompton & Lyonette 2011; Grotto 2015; Poelmans et al. 2003; Wilson 2014). Such situations of “support is not always supportive” (Mescher, Benschop & Doorewaard 2010, p. 35) probably make those women’s experiences similar to those of women in developing countries like Bangladesh with less WF options available in the workplaces, where many of them need to work long hours too.

Banking, in particular, is characterised generally as a high workload industry in almost all countries; where employees are required to work longer than standard hours. The result is an exacerbating of employees’ WF issues (Acker 1994; Crompton 2001; Granleese 2004; Liff & Ward 2001; Wilson 2014), similar to the findings in the current study. Thus, the nature of the industry provides another source of commonality of WF experience and outcomes.

Overall, in each country, there is seen a process of change whereby women, having more choice and with growing economic need, are changing their position from solely being the stay-at-home carer. The difference remains in relation to the ‘timing’ of the change, which has been occurring more recently in the case of Bangladesh than in some of the developed countries. The change also impacts on men’s roles but there is much less evidence of them varying their WF behaviours to match this change, or, in fact, adapting to the change of role.

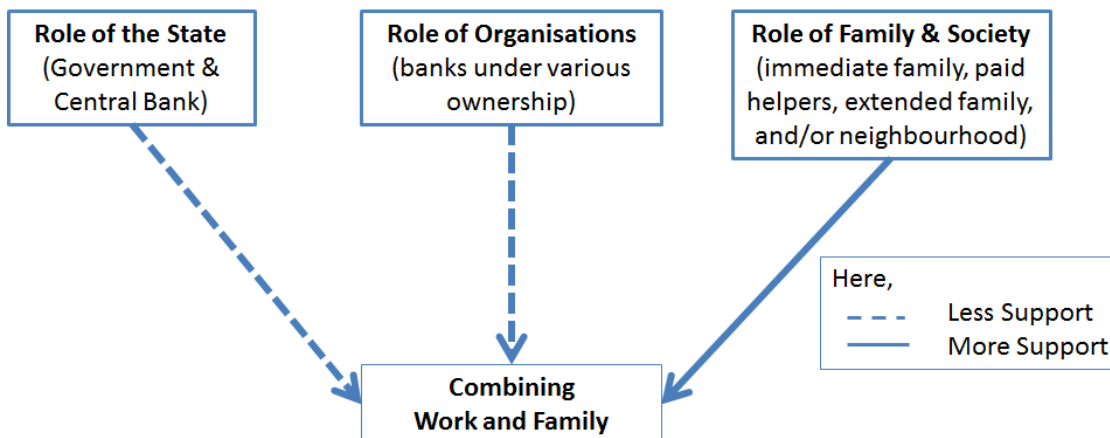
8.4 The Work-Family Balance Model Revisited

On the basis of the findings in the current study, the WFB model (as introduced in Chapter Two) is re-examined in this section. The original model in Figure 2.2 under sub-section 2.3.5 in Chapter Two showed the women’s combination of work and family responsibilities with the possible support coming from three critical sources; the state, organisations and, the family and society. Specifically, the model responded to research question 2 (what are the roles of the state, banks and/or women’s families and society at large in supporting women’s WF management?) and 3 (what are the roles of the state, banks, and/or women’s family and society at large in creating barriers for women’s WF management?) while research questions 1 (women’s employment and career outcomes) and 4 (the impact of gender on that) have created a solid background for understanding the model better.

Such a model, then, was applied in the context of Bangladesh to see in what ways does the national context of Bangladesh make this study different from WF studies in Western WF literature (research question 5). All the findings from the three sets of data collected in three phases of the research using a sequential mixed design through interview-survey-interview were incorporated in the revised research model here. Accordingly, these turned Figure 2.2 into Figure 8.1 in this final chapter of the study, a model showing the level of support for WF management of women bank managers specific to the context of Bangladesh.

While viewing the WF management of women bank managers in Bangladesh, the roles of the Bangladesh Government and the Central Bank represented the role of the ‘state’ in the earlier model, banks represented ‘organisations’ and, the family and Bangladeshi society represented ‘family and society’. The revised model used two types of support lines: one as broken/dotted while the other as more solid. The solidness of the support lines in the revised model represented the strength of support from each source to the women’s WF management; i.e., minimal support provided by the state and organisations while more support coming from the women’s family and broader society.

Figure 8.1: Support System in Bangladesh for Women Bank-Managers in Combining their Work and Family Roles



The WF literature has documented a range of support from the state and organisations in various countries. Examples included strong legislation and WF policies in welfare states as well as additional WF options for employees, mostly in large organisations, in many developed countries. This study found very limited support from the government and Central Bank, as well as from the banks in Bangladesh. Thus, the revised model

demonstrates the WF experience of women bank managers in Bangladesh as much of an individual's responsibility; similar to the situations in other Asian countries. Compared to the original WFB model (in Figure 2.2) devised for this study, such findings change the first two support-lines from the state and organisations to be broken/dotted lines, i.e., not solid yet, pointing to their current minimal supportive roles to women's WF management.

On the other hand, the current study identified much of the WF support to the women bank managers as provided by their families. Given the two previous broken/dotted lines of support from the state and organisations, their WF requirements were mostly absorbed by their families. This was, thus, kept as a solid support line. This revised model illustrates the current differences in WF outcomes for women in Bangladesh and other similar Asian countries compared with their counterparts in many developed countries.

In concluding, the revised model illustrates the need for greater supportive roles from the state and employers of the country in the form of more legislation and WF policies in the workplaces to sustain Bangladeshi women's increased paid employment, as well as their WF management.

8.5 Implications for the State/Organisations/Family and Society

As already mentioned, the revised research model (Figure 8.1) indicates the need for a stronger role of the state and organisations as well as the broader society to facilitate women's WF management, thus, to keep such talents in the workplace. In Bangladesh, women's participation in paid employment has increased greatly in the recent past, as identified in this research confirming the literature, but it lacks adequate supportive responses from the state and employers in the form of more legislation and WF policies to sustain such employment by supporting their WF management. Therefore, this study provides a few recommendations to the Bangladesh government, central bank as the regulatory authority of the banking industry in Bangladesh, banks as employers, as well as to the women's family and societal level in Bangladesh.

The WF literature identified three common categories of family-friendly policies in organisations: working time arrangements including both total working hours and flexibility; leave entitlements including maternity, paternity, parental and carer's leave; and childcare facilities including subsidies or direct provision (De Cieri & Bardoel

2009; James 2014; McDonald, Brown & Bradley 2005; Thornthwaite cited in Gregory & Milner 2009). The findings of the study, however, point to a somewhat good effort at the state level on the leave entitlement category by providing six-months paid maternity leave provision with guaranteed position upon return. The provision on paternity leave is, however, identified in a very few banks confirming the literature (Jesmin & Seward 2011). Therefore, the suggestions of the study remain on the areas of family-friendly policies by state and in organisations and also by the family and society to cope with those.

8.5.1 Flexibility and Part-time Work Hours

The research identifies that all the managerial jobs in banks are only available on full-time basis, having no flexibility with regard to hours of work or location. The recognition of women's primary role as a carer of the children and other members in a Bangladeshi family, therefore, clearly points to the probable conflict between their work and family demands. Introduction of flexibility in workplaces, such as 'part-time work arrangements' and/or 'flexible working hours', may help reducing the conflict. Especially, the part time working hours arrangement is proven as WF friendly policy in many developed countries as referred to in literature (e.g., Russell, O'Connell & McGinnity 2009). It is important to note that the idea of 'flexibility' and/or 'part-time' working hours is absolutely not just limited to mothers of young children; situations often arise throughout the period of caring for children and also elderly parents. Therefore, it may be encouraged to be utilised by fathers to, for example, take their children to medical appointments.

The research identifies that a few foreign banks operating in Bangladesh have the option of part-time working hours arrangements though in a limited way. This may provide useful examples to follow within the industry. Government as a major employer should lead by example by introducing WF provisions for their employees.

8.5.2 Parental Leave

Currently the leave provisions for employees caring for children focus on mothers. To both reduce the burden upon the women and to involve the fathers more in the caring for their children, there needs to be far greater leave provision for fathers. Existing maternity leave provisions could be extended to 'parental leave' to encourage mothers and fathers to share the time away from work caring for their babies. Paternity leave

does exist in a very few banks, but this needs to be adopted by all banks on a larger scale. A growing number of countries have started practicing the inclusion of fathers' leave so as to encourage their involvement in the care of their child so policymakers can draw examples from many overseas countries. With the growth in dual-earning and nuclear families (as opposed to traditional extended families with possibilities of support), this extension of maternity leave to include options for fathers is important in the context of Bangladesh too. This may also be an important way for the state to be leading the way in encouraging fathers to be more involved in caring.

8.5.3 Childcare Centres

Arranging flexibility in work may be an important first step. With the highly increased participation of women in paid labour, however, it may require further sustainable WF policies to be taken by the state and organisations. Therefore, the ultimate recommendation of this study will be on establishing childcare centres slowly on a large scale in the country, either at the workplaces or within communities. Such establishment may support the WF management of women who have less support in family, and/or need to meet some emergency situations. Also, it may allow better learning for the children under the care of skilled carers in the centre converse to the care of paid domestic helpers or relatives at home.

Although the Bangladeshi traditions focus the desired care of young children being at home, this research flagged the sustainability of the extent of the social support currently available in the family and societal level in Bangladesh. As already mentioned, most of the interviewees in this research are found as the first generation working women in their family and/or society. They are, thus, identified as privileged to receive much social support in the area of childcare. With the high growth of women's employment in the country, however, there remains a strong fear of such sources being exhausted in the foreseeable future. For instance, more than one woman in one family participating in paid employment may need to share the support of only one mother and/or mother-in-law to care for the women's (in paid work) children. Again, with the increased employment of women in the readymade garment (RMG) industry in country, as illustrated in Chapter 3, there may be a scarcity of paid domestic helpers for the families. Limited freedom both financially and in terms of hours of work in the household employment may be less attractive for those women than the paid employment in RMG factories under formal employment conditions, such as leaves,

specific working hours. All these probabilities point to the scarcity of childcare support at home in future. As already mentioned, a formal childcare centre with skilled carers will provide another very important option for the caring of children during their mothers' paid employment.

The recommendations, though aimed at the state and/or organisations, will, however, require a big shift in the culture of the family and society in Bangladesh. The presence of gendered attitudes and expectations towards, and of, women, firm patriarchy and rigidity of religion in all levels of family and society as well as in the workplace will require a slow, long-term cultural change to accommodate women's paid employment in Bangladesh. In that process, it is recommended that the Government as a major employer should lead by example by introducing WF provisions for their employees. Again, if organisations encourage fathers to share the caring, then, they will be leading and encouraging change.

8.6 The Contributions of the Study

The contributions of this study are twofold: firstly, to the field of WF research, and secondly to policy makers and broader society in Bangladesh.

Prior to this study, there was very limited research on WF outcomes for women in Bangladesh. This was due to the newness of their participation in the paid labour market in general, and particularly in the 'on demand' (Grotto 2015) managerial jobs such as those in the banking industry. The comprehensive nature of this research, incorporating the perspectives of employers and industry experts as well as the employees, provides a benchmark for future research on WF, particularly amongst professional women, in Bangladesh.

The analysis within the thesis contributes to the debate surrounding the question as to the importance, or otherwise, of national context in WF research. With the growing number of recent studies on WF in developing countries, it is enabling greater consideration of the impact of national context. The findings in this study showed that professional women's WF experience in Bangladesh is closely aligned to that of comparable women in other Asian countries. Both differences and similarities were observed in relation to WF experience of women in developed nations. The thesis emphasises the importance of recognising that WF is a social construct located in a specific 'time period', which in turn, helps to explain the nature of current differences in

WF outcomes between countries at different stages of development and, the fact that, some of these differences may diminish over time.

This research project also contributes to the field of literature on women employees in the banking industry. It confirms the important effect of industry upon the outcomes for the employees with this study finding similar trends of long working hours and high workload in the banks in Bangladesh.

Importantly, the current research contributes valuable employment and WF information regarding a cohort of Bangladeshi women who are highly educated and employed in managerial ranks in the banking sector; a clearly privileged group that is under-researched in comparison to their less educated sisters employed in the RMG industry. Given the limited understanding of WF concept in the country, this research contributes to increase awareness among the employers and policymakers, particularly the Bangladesh Government and the Central Bank, by encouraging their engagement with the issue. Being evidence based research, it is hoped that this study might convince them to at least contemplate the need to provide greater support in the form of legislation, regulation and policies for Bangladeshi women combining their paid work and family. Finally, during the collection of the data, both male and female bank employees expressed a lot of interest in the topic. It is hoped that this might in some small way generate discussion among the stakeholders, including the families, thereby increasing awareness of the changes needed to improve the lives of mothers, such as bank managers in this study, who are in paid employment in Bangladesh.

8.7 Limitations of the Study and Directions for Future Research

As with all research, the current study is not without limitations. Nevertheless, they should be seen as constraints to be addressed in future studies rather than as fatal flaws in this study.

Firstly, this research is focussed on women employed in one industry in Bangladesh, i.e., the banking industry. Within Bangladesh, this is a comparatively well-educated and privileged group of women. Therefore, the findings from the research cannot be assumed to be generalizable to all women in paid employment in Bangladesh.

Secondly, the current study concerned WF issues of *women* managers in the industry; very little focus was given to the position of fathers as it became evident that the fathers

were engaging very minimally with the caring and domestic responsibilities. The research does contain limited data from the survey on the male managers but perhaps in several decades time, when further social change may have occurred, further research on the WF issues of male managers would be useful.

As was detailed in Chapter Four, several unexpected problems occurred in responses to the questionnaires which limited the quality of some data obtained. The lessons learned from this can provide guidance for future researchers, in particular, the need to conduct more extensive pilot studies including focus group discussions of the questionnaire.

The thesis generates a number of ideas for future research on WF in Bangladesh. Firstly, given the rapid pace of change occurring in terms of women's participation in the paid workforce, it is important that this research be repeated at a later point in order to assess whether changes are occurring in the workplace and society. In any future WF study, the scope could be enlarged to include the views of spouses and other members of the family in order to better understand the impact upon the family of women's employment. With regard to the banking industry, this study suggested differences in outcomes between the various types of banks. Given that the sample in this study included only a few banks from each category (for further detail, see Chapter Four), there is the opportunity for future research to explore this aspect further.

Perhaps most importantly, similar research should be undertaken in the ready-made garment (RMG) industry, the largest source of women's employment in Bangladesh. 70% of the labour force in this industry is women, mostly in unskilled and low-paid jobs (Ali 2010; Bangladesh Bureau of Statistics 2010; Rahman & Islam 2013) and the women generally come from a lower socio-economic background in which, for example, they are very unlikely to have paid help at home. A number of researchers have studied various aspects of women's employment in the RMG sector (e.g., Bridges, Lawson & Begum 2011; Kibria 1995; Wright 2000), but very little is known regarding their WF issues.

8.8 Study Conclusion

In the current study, highly-educated Bangladeshi women's newly increased participation in managerial positions in banks has been confirmed, but their under-representation in senior management remains. Also, women in the banking industry continue to take a disproportionate responsibility in the family while playing the

socially expected primary carer role that, on top of a high workload and long working hours in banking jobs, results in their substantial WF struggles.

With the newness of Bangladeshi women's participation in paid work, their WF issues are hardly recognised by the state and in their workplaces; the existing regulation and provisions do not ensure adequate support, thereby requiring women to resolve their WF conflicts individually and within their families. Moreover, the research has shown how gendered attitudes and social expectations in the family and society, as well as differential treatment and gender discrimination in the workplaces, impact substantially on Bangladeshi women bank managers' WF experiences.

Looking to the future as Bangladesh develops, it is hoped that the state and employers would play greater roles in helping to address women's WF issues. At that point, one might expect to find more supportive legislation and detailed HR policies and practices more typical of what might be found today in some developed countries.

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**APPENDIX A: INTERVIEW QUESTIONS IN PHASE 1 FOR HR MANAGERS
IN THE BANKS IN BANGLADESH**

**Semi-structured Interview Questionnaire on
Work-Family Balance (WFB) Policies in Banks in Bangladesh
For HR Managers in Banks**

A. Profile

1. What is the current *Number* of employees working in your bank?

a) Status of employees as *full-timer* or *part-timer*.

	Full-time	Part-time	Total
Female Employees			
Male Employees			
Total			

b) Number of employees in *management positions* by gender.

	Senior Management	Middle Management	Lower Management	Total
Female Employees				
Male Employees				
Total				

c) *Length of service* by gender.

	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Female Employees					
Male Employees					
Total					

d) Do your employees belong to a *trade union*? If so, what proportion of your employees are the members of such a union?

B. Career

2. What are the *most common occupations* of the female employees in different departments of your bank? What are those for male employees?

a) Are you able to give me statistics of the number of employees in various positions in different departments broken down by gender?

	Retail/ Consumer Banking	Corporate Banking	Credit/ Risk	Operations/Service Delivery	HR
Number of Female Employees					
Number of Male Employees					
Total					

3. (If the statistics show a much lower number of women than men in management positions):

Why is there a lower number of women than men in management positions, in your view?

a) Is the number increasing?

b) Are there barriers to women's career progression – within Bangladesh and/or within the banking sector?

4. Is your bank any different to others in terms of the position of women in nature of job, position, salary, opportunity for training and/or promotion?

5. Does your bank have any policy or practices that treat female employees differently to male employees?

C. Work-Family Balance (WFB)

6. Does your bank have a WFB policy?
 - a) If yes, please tell me about it: when was it established? What led to it being established? Do you have a written copy? What options/practices are included:
 - i. Carer leave
 - ii. Career break
 - iii. Maternity/Paternity leave
 - iv. Purchasing additional leave
 - v. Childcare
 - vi. Flexible work-arrangements like job sharing, telecommuting, self-rostering and/or staggered start and finish times
 - b) How do you *communicate* (e.g. hard copy manual, Intranet site) the policy to your employees?
7. Do you get many requests from your employees to use these options?
 - a) Do you have records of how many employees were using the leave options over the past year?
 - b) Do both men and women use the options?
 - c) When a woman employee becomes pregnant, are there specific policies to support her?
 - i. When taken maternity leave, is their position guaranteed to them when they return?
 - ii. Do most of women return to paid work with the bank after their maternity leave?
 - iii. Do they have the option of changing to part-time jobs?
 - iv. Do they have the assistance with childcare?
 - d) Have men ever requested leave to take care of young children? Would the request be approved if they did?
 - e) What is *management's attitude* towards employees using those policies? Does the attitude vary between senior management and middle management?
8. Is WFB *an issue* for your bank?
 - a) Is there any *pressure for change*, for example from:
 - i. Central Bank,
 - ii. Government,
 - iii. Employees,
 - iv. Trade union or from
 - v. Other competitors in the market?
9. In next stage, I will be seeking to survey employees. Do you think your organization might be interested to participate?

Thank you for your participation and cooperation.

APPENDIX B: INTERVIEW QUESTIONS IN PHASE 1 FOR BANKING INDUSTRY EXPERTS

Semi-structured Interview Questionnaire in Phase 1 on Work-Family Balance (WFB) Policies in Banks in Bangladesh *For Banking Industry Experts*

A. Profile

1. Outline the trend in terms of women's employment in the banking sector of Bangladesh.
2. Do you have any statistics on their participation? Is the rate increasing?
3. Does it vary among different banks?
4. Do you have any data on their employment in the levels of (senior, middle and lower) management of those banks?
5. Is there any difference in the turnover of women employees compared to the men in banks?

B. Career

6. What are the *most common occupations* of the female employees in different departments of the banks in Bangladesh? What are those for male employees?
7. (If the statistics show a much lower number of women than men in management positions): Why is there a lower number of women than men in management positions, in your view?
 - a) Is the number increasing?
 - b) Are there barriers to women's career progression – within Bangladesh and/or within the banking sector?
8. Are some banks any different to others in terms of the position of women in nature of job, position, salary, opportunity for training and/or promotion?
9. Do some banks have policy or practices that treat female employees differently to male employees?

C. Work-Family Balance (WFB)

10. Do you know, if some banks have WFB policies?
 - a) Do they have written copies? Are any/more of the following options/practices included in their policy:
 - i. Carer leave
 - ii. Career break
 - iii. Maternity/Paternity leave
 - iv. Purchasing additional leave
 - v. Childcare
 - vi. Flexible work-arrangements like job sharing, telecommuting, self-rostering and/or staggered start and finish times
 - b) Do they *communicate* (e.g., written manual, Intranet site) their policy to the employees?
11. Do you know if some of their employees are using these options?
 - a) Do both men and women use the options?
 - b) When a woman employee becomes pregnant, are there specific policies to support her?
 - i. When taken maternity leave, is their position guaranteed when they return?
 - ii. Do most of the women return to paid work in bank after their maternity leave?
 - iii. Do they have the option of changing to part-time jobs?
 - iv. Do they have the assistance with childcare?
 - c) Do you know *if men* have ever requested leave to take care of young children? Would the request be approved if they did?

- d) Can you tell me the *management's attitude* in case of employees using those policies?
Does the attitude vary between senior management and middle management?

12. In your opinion, is WFB *an issue* in banks in Bangladesh?

- a) Is there any *pressure for change*, for example from:
- i. Central Bank,
 - ii. Government,
 - iii. Employees,
 - iv. Trade union, or from
 - v. Other competitors in the market?

Thank you for your participation and cooperation.

APPENDIX C: THE SURVEY QUESTIONNAIRE IN PHASE 2



THE UNIVERSITY OF
WESTERN AUSTRALIA
Achieve International Excellence

Questionnaire Survey on Work-Family Balance (WFB) in the Banking Sector of Bangladesh

This survey is part of a PhD research project in the Business School of University of Western Australia (UWA), Australia, regarding the WFB policies and practices in the banking sector of Bangladesh. You may know that WFB policies are the policies which help employees of an organization, like your Bank, in combining the needs of their 'work life' and 'family life' effectively for mutual benefits.

Your participation in this survey is voluntary and may take only 10 minutes to complete.

The survey data forms an important part of this research and, together with in-depth interviews of a range of employees, will provide us a solid foundation in understanding the WFB policies and practices of your bank and your personal experiences in using those.

We therefore appreciate you taking the time to fill out this questionnaire. Your given answers are no way any part of your bank's interest, thus be assured that no one in your bank will read your questionnaire. All information collected will be treated in confidence by the researchers and only consolidated data will be published. You may feel free to leave any question unanswered for whatever reason you want.

SECTION A: YOUR JOB

The following statements are about your experiences while working in this bank. Please note that there is space for your comments at the end of the survey form.

PLEASE CIRCLE THE OPTION IN EACH QUESTION THAT BEST FITS YOUR OWN EXPERIENCE:

I. At present, approximately how many hours do you work in the bank?

1.	2.	3.	4.
Standard working hours (10 am – 6 pm) in week days only	Standard hours + Up to 2 additional hours each day in week days	Standard hours + More than 2 additional hours each day in week days	Standard hours + More than 2 additional hours each day in week days+ Some week-ends

II. To what extent do you agree/disagree with the following statements:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I am satisfied with my working-hours in this bank	1	2	3	4	5
My workload makes it difficult for me to have a reasonable balance between my work and family life	1	2	3	4	5
There is no barrier for me to work in any department in this bank	1	2	3	4	5
There is no barrier for me seeking promotion within my bank	1	2	3	4	5
There is no barrier for me getting training opportunities in my bank	1	2	3	4	5
My immediate manager/supervisor is supportive to my family responsibilities	1	2	3	4	5
My colleagues are supportive to my family responsibilities	1	2	3	4	5
The bank communicates with me about the WFB policies regularly	1	2	3	4	5
Senior management in my bank are supportive of employees using WFB policies	1	2	3	4	5
Family responsibilities make it difficult for people to advance in this bank	1	2	3	4	5

III. Regarding transfer, select from your own experiences:	Yes	No
Transfer to out-station, mostly outside-Dhaka, is a mandatory requirement for my career growth in this bank	1	2
I was transferred to out-station/outside-Dhaka for my career growth in this bank	1	2

IIIa. To what extent do you agree/disagree with the following statement:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It is very difficult for employees to balance work and family in case of transfer to out-station, mostly outside-Dhaka.	1	2	3	4	5

IV. Your bank has a number of formal and informal WFB policies for you. For each of those listed below, please indicate whether you have used the policy or likely to use any of those in future:	Yes	No
Maternity leave	1	2
Child-care centre in bank-premises	1	2
Option to work part-time	1	2
Option of Flexi-time	1	2
Option of working from home	1	2
Informal flexibility options (e.g. adjusting with colleagues in the same department in case of family requirements etc.)	1	2

IVa. If you have used a WFB option, please indicate how well it has helped you to cope with WF-issues:	Very helpful	Helpful	Neutral	Not Helpful	Not helpful at all	Not Applicable
Maternity leave	1	2	3	4	5	6
Child-care centre in bank-premises	1	2	3	4	5	6
Option to work part-time	1	2	3	4	5	6
Option of Flexi-time	1	2	3	4	5	6
Option of working from home	1	2	3	4	5	6
Informal flexibility options (e.g. adjusting with colleagues in the same department in case of family requirements etc.)	1	2	3	4	5	6

V.To what extent do you agree/disagree with the following statements:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I have the primary responsibility to care for my children	1	2	3	4	5
I have the primary responsibility to care for my partner and elderly family-members	1	2	3	4	5
I have the primary responsibility to generate income required for my family	1	2	3	4	5
I have the primary responsibility for most of the housework (e.g. cooking, cleaning etc.) required for my family	1	2	3	4	5
When my children or other family members are sick, I have the primary responsibility to take care of them	1	2	3	4	5
I think I have a good balance between my work and family-life	1	2	3	4	5

Section B: Information about you

We need some information about you to help us interpret this questionnaire. PLEASE CIRCLE THE OPTIONS IN EACH QUESTION THAT BEST DESCRIBES YOU.

VI. Name of your Bank:

1. BASIC Bank Ltd.	2. BRAC Bank Ltd.	3. Islami Bank Bangladesh Ltd.	4. Sonali Bank Ltd.	5. Standard Chartered Bank
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You are in:	Head Office	1
	Branch Office	2

Your position in Bank's management:	1. Senior Management	2. Middle Management	3. Junior Management
BASIC Bank	AGM & Above	PO & SPO	Officer to Senior Officer
BRAC Bank	AVP & Above	PO & SPO	Officer to Senior Officer
Islami Bank	SVP, EVP, DMD, & MD	PO, SPO, AVP, & VP	AO, O, & SO
Sonali Bank	DGM to MD&CEO	SEO (SPO) to AGM	Officer to EO (PO)
Standard Chartered Bank	Grade 4&above	Grade 5&6	Grade 7 and Below

Length of your services in this Bank:	1. Less than 1 year	2. 1-5 years	3. More than 5 years
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Your highest level of academic-education:	1. Bachelor Degree	2. Master Degree	3. Additional Education after Master-degree (i.e., Professional Diploma/ MPhil/PhD)
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Your Gender:	1. Female	2. Male
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Your marital condition:	1. Single	2. Married
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How many school/college-going or younger children do you have?	1. Not Applicable	2. One	3. Two	4. More than Two
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What is the structure of your family?	1. Nuclear Family <i>(i.e., You, your partner, and/ your children)</i>	2. Joint Family <i>(i.e., You, your partner, and/ your children with your parents/in-laws)</i>
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Do you have Paid family-support (servants)?	1. No	2. Yes, part-time	3. Yes, Full-time
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VII. If you would like to add any comment relating to a specific question or an area not included, please do so here:

VIII. If you would be willing to be interviewed further in order to contribute to a better understanding of the relationship between work and family life, please fill in your name and telephone number (PLEASE NOTE THAT THIS IS VOLUNTARY):

Name: _____

Telephone number: _____

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

Please give the completed questionnaire to the distributor in the sealed envelope provided as written 'strictly confidential' on top of it, which will then be sent to the following researchers at the UWA Business School, Australia.

Your responses will be held in confidence by the researchers. Please e-mail or call us if you have any concerns.

Dr Trish Todd
 Professor, Employment Relations
 Head of Discipline, Management and Organisations
 The University of Western Australia
 e-mail: trish.todd@uwa.edu.au
 Phone: + 61 8 6488 2881

Hasina Sheykh
 PhD Student
 Management and Organisations
 The University of Western Australia
 email: sheykh01@student.uwa.edu.au
 Phone: +61 8 6488 5679

APPENDIX D: INTERVIEW QUESTIONS IN PHASE 3 FOR WOMEN BANK MANAGERS IN BANGLADESH

Semi-structured Interview Questions on Work-Family Balance (WFB) in Banks in Bangladesh *For Women Managers in Banks*

Hello... introducing each other... hand over the info-consent paper and briefing about the research, particularly about the interview and her role to be.

- You have developed a successful career in banking, holding a good position here. Tell me how did you get inspired for banking job? Has anyone in particular influenced you in your studies and then in career achievements? How supportive was your parents? How does your husband view your working?
- I note that you have children, how many they are? How old is the younger one? Who else are there in your family?
- Tell me about your daily routine, when do you start for office? When do you come back? What do you do then? Who does majority of the house works in your family? For example, who does cooking for your family? Who takes care of the children during the day? For example, who takes them to and pick up from school? Who helps them in their homework? Do you have anyone in family to help you, like any paid assistant? What sort of activities they do?
- Is your husband also working? [if yes] When does he come home from office? What does he do then? Does he sometimes help with the housework or caring the children? Does he sometimes cook too? Give me some examples about his supportive activities in last few days.
- Is there any elderly in your family, for example your parents or parents-in-law? Who takes care of them? What is their attitude to your working in bank? Do they also sometimes take part to support the family running well?
- How long you are serving in this bank? Did you start your career right in this bank? What was the position you were holding when you started? Where are you now? In last 12 months, did you participate in any training sessions? [if yes] do you think it helps advancing your career? [if no] why you could not attend? Have you recently applied for any promotion? Where do you want to see yourself in next 5years? Do you think your bank encourages women to work here?
- Can you remember the situation in the job when you had your first child? How supportive was your supervisor and the colleagues? Even in these days, if you need to go home early in some days to pick up your children from school or to take them to a doctor; how do you manage your work for that day? [if it is informal flexibility], how do you find your supervisor supporting this? What about your colleagues' reaction? When was the last time you used any of such arrangements? Give me some examples.

- Do you sometimes need to carry some office-works to home? How is the workload in your job? How long do you stay in office? Do you need to work in some weekends too? Does it have any impact on your family?
- How do you get the idea that in Bangladesh, it is the husbands who are supposed to earn for the family? How important do you think is the income of a wife like you?
- If your child is sick, or any mishap happens in your family; who takes leave from office to take care of that, you or your husband?
- From your everyday experience in combining work in a bank while maintaining a family, especially being a mother, what has been the most important factor for you? I see you are managing both well, tell me what is your style of managing? Do you think your bank could play any role to support you? Could your family take any further part?

Thank you for your participation and cooperation.

APPENDIX E: PARTICIPANT INFORMATION FORM (PIF) IN PHASE 1 FOR HR MANAGERS IN BANKS IN BANGLADESH

PARTICIPANT INFORMATION FORM (PIF)

Dear Human Resource Manager,

I am writing to invite you to take part in a Work-Family Balance (WFB) Study. You may know that WFB policies are the policies which help employees of an organization like your bank combining the needs of their 'work life' and 'family life' effectively for mutual benefits.

Your participation in this study is voluntary and involves participating in a preliminary interview about your organization's WFB policies and practices for balancing work/family. The interview may take around 15 minutes to complete. As this study is completely in academic interest, please feel free to make any comments if you wish to add more value.

The primary focus of our study is how WFB impacts on women in their careers in the banking sector; although we also want to document the experience of men as a point of comparison. Your responses will guide us in selecting the banks for further detailed questionnaire survey where the employees (both male and female) of the banks will share their experiences regarding WFB policies of their organization and their personal experiences in using those.

We can assure you that all information collected will be kept strictly confidential and will be used for this study only. Careful attention will be paid in using the collected information in such a way that your identity will not be revealed. However, you will be free at any time to withdraw consent to further participation without prejudice in any way. You need give no reason or justification for such a decision. In such cases, any records of your participation in the study will be destroyed unless you agree otherwise.

We look forward to your participation in this study and thank you for your co-operation.

Yours sincerely,



Professor Trish Todd

University of Western Australia - Business School

M 261

35 Stirling Hwy, Crawley, 6009, WA, Australia

Phone: +61-08-64882881

Fax: +61-08-64881004

Email: trish.todd@uwa.edu.au

Approval to conduct this research has been provided by The University of Western Australia, in accordance with its ethics review and approval procedures. Any person considering participation in this research project, or agreeing to participate, may raise any questions or issues with the researchers at any time. In addition, any person not satisfied with the response of researchers may raise ethics issues or concerns, and may make any complaints about this research project by contacting the Human Research Ethics Office at The University of Western Australia on (08) 6488 3703 or by emailing to hreo-research@uwa.edu.au. All research participants are entitled to retain a copy of any Participant Information Form and/or Participant Consent Form relating to this research project.

APPENDIX F: PARTICIPANT INFORMATION FORM (PIF) IN PHASE 1 FOR BANKING INDUSTRY EXPERTS

PARTICIPANT INFORMATION FORM (PIF)

Dear Banking Industry Expert,

I am writing to invite you to take part in a Work-Family Balance (WFB) Study. You may know that WLB policies are the policies which help employees of an organization combining the needs of their 'work life' and 'family life' effectively for mutual benefits.

Your participation in this study is voluntary and involves participating in a preliminary interview about Bangladeshi banks' WFB policies and practices for balancing work/life in general. The interview may take around 15 minutes to complete. As this study is completely in academic interest, please feel free to make any comments if you wish to add more value.

The primary focus of our study is how WFB impacts on women in their careers in the banking sector; although we also want to document the experience of men as a point of comparison. Your responses will guide us in selecting the cases (banks) for further detailed questionnaire survey where the employees (both male and female) of the banks will share their experiences regarding WFB policies of their organization and their personal experiences in using those.

We can assure you that all information collected will be kept strictly confidential and will be used for this study only. Careful attention will be paid in using the collected information in such a way that your identity will not be revealed. However, you will be free at any time to withdraw consent to further participation without prejudice in any way. You need give no reason or justification for such a decision. In such cases, any records of your participation in the study will be destroyed unless you agree otherwise.

We look forward to your participation in this study and thank you for your co-operation.

Yours sincerely,



Professor Trish Todd

University of Western Australia - Business School

M 261

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APPENDIX G: PARTICIPANT CONSENT FORM (PCF) IN PHASE 1

PARTICIPANT CONSENT FORM (PCF)

Dear Participant,

Please complete the following short form indicating your consent to participate in the Work-Family Balance (WFB) Preliminary Interview.

We are most grateful for your participation in this study.

Yours sincerely,



Professor Trish Todd

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Fax: +61-08-64881004

Email: trish.todd@uwa.edu.au

I _____ (insert name) _____ have read the accompanying information form and understand that my participation is voluntary; all information that I provide is treated as strictly confidential, and will be used only for this study.

I agree to participate in this study, and give my consent freely.

Date: _____

Approval to conduct this research has been provided by The University of Western Australia, in accordance with its ethics review and approval procedures. Any person considering participation in this research project, or agreeing to participate, may raise any questions or issues with the researchers at any time. In addition, any person not satisfied with the response of researchers may raise ethics issues or concerns, and may make any complaints about this research project by contacting the Human Research Ethics Office at The University of Western Australia on (08) 6488 3703 or by emailing to hreo-research@uwa.edu.au. All research participants are entitled to retain a copy of any Participant Information Form and/or Participant Consent Form relating to this research project.

APPENDIX H: PARTICIPANT INFORMATION AND CONSENT FORM (PICF) IN PHASE 3

PARTICIPANT INFORMATION AND CONSENT FORM

Dear Bank Employee,

I am writing to invite you to take part in a Work-Family Balance (WFB) Study. You may know that WFB policies are the policies which help employees of an organization, like your bank, in combining the needs of their 'work life' and 'family life' effectively for mutual benefits.

Your participation in this study is voluntary and involves participating in a follow-up interview as you volunteered in our last survey that you are willing to be further interviewed about your organization's WFB policies and practices for balancing work-family. As this study is completely in academic interest, please feel free to make any comments if you wish to add more value. Your responses will give us an opportunity of having in-depth understanding of employees' views on various factors shaping the work-family outcomes of managerial women in banks in Bangladesh.

We can assure you that all information collected will be kept strictly confidential and will be used for this study only. Careful attention will be paid in using the collected information in such a way that your identity will not be revealed. However, you will be free at any time to withdraw consent to further participation without prejudice in any way. You need giving no reason or justification for such a decision. In such cases, any records of your participation in the study will be destroyed unless you agree otherwise.

Please complete the following short form indicating your consent to participate in the Interview.

We look forward to your participation in this study and thank you for your co-operation.

Yours sincerely,



Professor Trish Todd

University of Western Australia - Business School, M 261

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Phone: +61-08-64882881

Fax: +61-08-64881004

Email: trish.todd@uwa.edu.au

I (insert name) _____ have read the accompanying information and understand that my participation is voluntary; all information that I provide is treated as strictly confidential, and will be used only for this study. I agree to participate in this study, and give my consent freely.

Date: _____

Approval to conduct this research has been provided by The University of Western Australia, in accordance with its ethics review and approval procedures. Any person considering participation in this research project, or agreeing to participate, may raise any questions or issues with the researchers at any time. In addition, any person not satisfied with the response of researchers may raise ethics issues or concerns, and may make any complaints about this research project by contacting the Human Research Ethics Office at The University of Western Australia on (08) 6488 3703 or by emailing to hreo-research@uwa.edu.au. All research participants are entitled to retain a copy of any Participant Information Form and/or Participant Consent Form relating to this research project.

APPENDIX I: ETHICS APPROVAL BY HUMAN RESEARCH ETHICS COMMITTEE IN UWA

Our Ref: RA/4/1/5009

06 February 2012

Professor Patricia Todd
UWA Business School
MBDP: M261

Dear Professor Todd

HUMAN RESEARCH ETHICS APPROVAL - THE UNIVERSITY OF WESTERN AUSTRALIA

Factors Shaping Work-life outcomes for Professional Women in the Banking Sector in Bangladesh

Student(s): Hasina Sheykh - PhD - 20837539

Ethics approval for the above project has been granted in accordance with the requirements of the *National Statement on Ethical Conduct in Human Research* (National Statement) and the policies and procedures of The University of Western Australia. Please note that the period of ethics approval for this project is five (5) years from the date of this notification. However, ethics approval is conditional upon the submission of satisfactory progress reports by the designated renewal date. Therefore initial approval has been granted from 06 February 2012 to 01 February 2013.

You are reminded of the following requirements:

1. The application and all supporting documentation form the basis of the ethics approval and you must not depart from the research protocol that has been approved.
2. The Human Research Ethics Office must be approached for approval in advance for any requested amendments to the approved research protocol.
3. The Chief Investigator is required to report immediately to the Human Research Ethics Office any adverse or unexpected event or any other event that may impact on the ethics approval for the project.
4. The Chief Investigator must inform the Human Research Ethics Office as soon as practicable if a research project is discontinued before the expected date of completion, providing reasons.

Any conditions of ethics approval that have been imposed are listed below:

Special Conditions

None specified

The University of Western Australia is bound by the National Statement to monitor the progress of all approved projects until completion to ensure continued compliance with ethical standards and requirements.

The Human Research Ethics Office will forward a request for a Progress Report approximately 60 days before the due date. A further reminder will be forwarded approximately 30 days before the due date.

If your progress report is not received by the due date for renewal of ethics approval, **your ethics approval will expire**, requiring that all research activities involving human participants cease immediately.

If you have any queries please do not hesitate to contact the Human Research Ethics Office (HREO) at hreo-research@uwa.edu.au or on (08) 6488 3703.

Please ensure that you quote the file reference – RA/4/1/5009 – and the associated project title in all future correspondence.

Yours sincerely

A black rectangular redaction box covering the signature of Peter Johnstone.

Peter Johnstone
Manager
Human Research Ethics Committee