United International University
QUEST FOR EXCELLENCE

TOPIC NAME: IMPACT OF WORK LIFE BALANCE IN ORGANIZATION

THIS REPORT IS SUBMITTED AS PARTIAL FULFILLMENT OF THE DEGREE OF MASTER IN INTERNATIONAL HUMAN RESOURCE MANAGEMENT

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PROGRAM NAME: MIHRM

LETTER OF TRANSMITTAL

DR. Md. Musharrof Hossain Phd   Date: 06 OCT 2021

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Subject: **Work Life Balance in an organization**

Honorable Sir,

It is a great pleasure for me to submit the report on "Work Life Balance" as per my requirement for the completion of MIHRM (Masters in International Human Resources Management).

It's a descriptive study. Writing this Report has been a challenging but much more interesting experience for me. After completing this report, I can say that I have learned a lot about the insights of the challenges faced by business organizations work life balance or the necessity to ensure that work does not suffer and at the same time, personal life does not suffer as well is a favourite topic of discussion among corporate trainers and lifestyle experts. It allowed me to grasp a thorough knowledge on the subject matter and I am confident that this knowledge will prove to be of utmost value and importance to me in the future.

I have tried my best for the successful completion of this report and hope that any unintentional error while preparing this report will be considered with sympathy.

Therefore, I hope for your kind consideration in this regard. I will be very grateful if you find my effort satisfactory and oblige thereby.

Sincerely,

Amatullah Amina Hossain

MIHRM

School of Business and Economics

United International University

ACKNOWLEDGEMENT

First of all, I would like to express my gratitude to Almighty to enabling me to complete this report on "The impact of work-life balance on the banking sector."

I am indebted to the Department of Human Resources Management, United International University, Dhaka, which accepted me to finish my Masters program and gave me an excellent opportunity to run the current research project. First of all, many thanks to Dr. Md. Mosharraf Hossain, my guide and supervisor, the head of HR ICDDRB and the adjoining faculty of the United International University Department, who was a very kind and sincere person.

My fresh encounters and experiences with him are remarkable. His wisdom, knowledge and commitment to the highest standards have inspired me and encouraged me to complete this study. My parents to teach me and to support me in all my endeavors; My big family too for their encouragement and good wishes.

I would like to remind and thank all my subject faculty members for all their support and guidance throughout the course. They have been very helpful and patient in answering and resolving all my questions. I am grateful to all the faculties of the various institutes from all over Bangladesh from the Best of Human Resource Management background who have spent their valuable time for us. Finally, I sincerely thank all those who have helped me, both directly and indirectly, to complete this study.

Successful completion of a report does not come out of a person. I also got help from people I mentioned. I would like to express my sincere thanks to everyone in this organization who has helped me complete this report to the best of my ability. Without this amicable direction and expert supervision, I would not have been able to meet the goals of this report in a timely manner. I express my sincere gratitude to all the employees of the banking sector of Bangladesh. They are so friendly to help me with my studies that they have become part of my success. Their friendly demeanor in their busy schedules has taught me to be friendly in professional life which is a lifelong lesson.

EXECUTIVE SUMMARY

Scholars have been concerned with work-life balance since the mid-1960s. The tension between job and family life is a major source of stress. So the emphasizing point of it is finding a balance between the two things. Because work-life balance is gaining popularity these days, the goal of this study is to determine "the influence of work-life balance on the banking sector." Basically, the survey is centered on banking sector employees, and women in Bangladesh are dealing with a haphazard work-family life situation. This study employed both qualitative and quantitative methods. The data was acquired using the interview method from 100 people who work in different banks in Bangladesh. Data is collected using a question-and-answer method. The study offers some suggestions for balancing work and family life, as well as a list of work- and non-work-related issues. The study, on the other hand, investigates the impact of work-life balance on factors such as satisfaction, commitment, and so on. This research also identifies the issues that are producing problems and offers suggestions for resolving them.

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INTRODUCTION

From mid 60s work-life balance is becoming a major concern for scholars. Substantial sources of stress come from the conflict within the work-life and family life. So balancing between the two things is the focusing point of it. Now a day's government is becoming more concerned regarding the issues (Azeem & Akhtar, 2014). Balancing between the two things is important for those who maintain the dual-career like maintaining work and family life (Haar et al., 2014). With the help of balancing individuals are able to give quality time to their families. So organizations are taking some initiatives for balancing work and family life for instance childcare facilities in the workplace, flexible work schedule, supportive supervisor, and leave for paternal purposes, and so on (Shagvaliyeva & Yazdanifard, 2014). When the organization is lacking those things then it creates complicated situations for the organization (Kim, 2014). Organizations are mainly taking initiatives to retain the human in the organization. So, it improves the quality of life of the employees (Shanafelt et al., 2014). As a human being individual needs to do the household works including raring the children, look after the elderly members of the family, and so on. Balancing creates the harmony of the work. Time is a factor in balancing work and family life (Brough et al., 2014). The ratio is to share the time with family and work. Imbalances of it create negative attitudes and stress. As a consequence, it creates burnout.

RESEARCH OBJECTIVES

- ✓ To illustrate the concept of work-life balance.
- ✓ To understand the view point of employee and employer regarding work life balance.
- ✓ To point out the steps of work life balance.
- ✓ To find out the impact of work life balance.

Companies focus on increased revenue generated by their employees, a competitive workforce, and employee dedication to achieving their strategic goals to meet the challenges of the 21st century. However, in this age of hyper-competition the career balance of employees at all managerial levels has been greatly affected. This exploratory study discusses the balance of work-life, its importance for organizations, and the various emerging practices / initiatives associated with it.

Current research builds on a broad meta-analysis of the literature based on substantial knowledge related to work-life balance theory and practice. The results reveal that work-life balance is important both for the organization and for its employees, especially in the current dynamic organizational situation.

It helps the organization to improve productivity, efficiency, competition, morale and therefore gain a competitive edge. Similarly, work-life balance initiatives benefit employees with motivation to work, increased satisfaction, empowerment and ultimately more commitment to the organization.

LITERATURE REVIEW

Work-life balance

Work-life balance means balancing not only the work but also the family and being able to meet the commitment of work and personal life (Froese-Germain, 2014). Basically, it builds up a relationship with the work-life and family life. When employees are able to balance between the two things then employees are becoming satisfied. So, they face less stress and a low level of conflict. It actually builds up a relationship with work and non-work related. This theory is also regarded as life balance theory (Sundaresan, 2014). As the demand of the work employees needs to work in the organization in a prescribed time but most often employees need to do work after the prescribed working hour (Deery & Jago, 2015). Then the introduction of the conflict slowly enters the employees' life.

When employees are trying to achieve the target by doing extra effort and time then employees are not able to give their time to the family (Agarwal & Lenka, 2015). As the consequence's employees are fall anxiety, stress, pressure, and tension. Because of giving enough time to the family employees are not able to fulfil the family responsibility (Silbermann, 2015). Though the perspective of work-life balance differs from person to person (Lester, 2015).
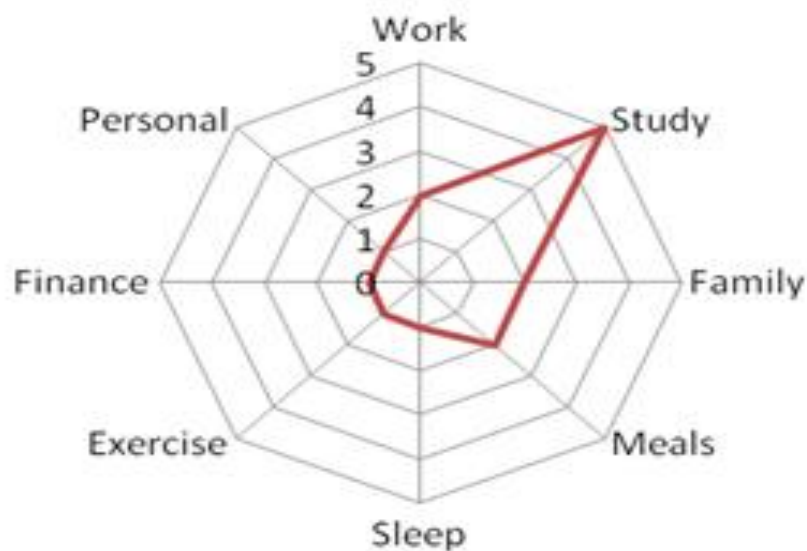

Figure: Issues of work and family life (Felstead & Henseke, 2017).

Employees use their resources like time, money, and power to balancing work and family life. However, balancing work life is difficult for those who are maintaining a dual career in their life. Most often woman usually falls into pressure for balancing work and family life (Zheng et al., 2015). So, it also changes the attitude and behavior of the employees who are maintaining the work and family life (Omar et al., 2015). Balancing work and family life employees are playing a variety of roles basically multiple roles. In the role, employees need to maintain work-related roles and family-related roles (Subramaniam et al., 2015). Employees' play work to family and family to work roles (Fleck et al., 2015). In the maintenance of the work and family, life employees provide enhancement to the organization (Kumarasamy et al., 2015).

Another scholar pointed out the role conflict in multiple ways. Another scholar defined work-life balance by maintaining multiple roles through a focus on satisfaction, and time. Along with this employee are able to satisfy work and family life. When the employees balance the work and family life, employees also balance the time, money, situation, and energy (Direnzo et al., 2015). Work-life balance reflects on economic and social development. Professionals are basically facing a challenging situation for the maintenance of work-life balance (Ariely & Lanier, 2015). When the employees are able to balance work and family life then employees face less stress in their life (Warren, 2015). This work-life balance makes workers empower to be compelling in both work and individual parts of their life (Mullen, 2015). Basically, the balancing depends upon the controlling of these two things.
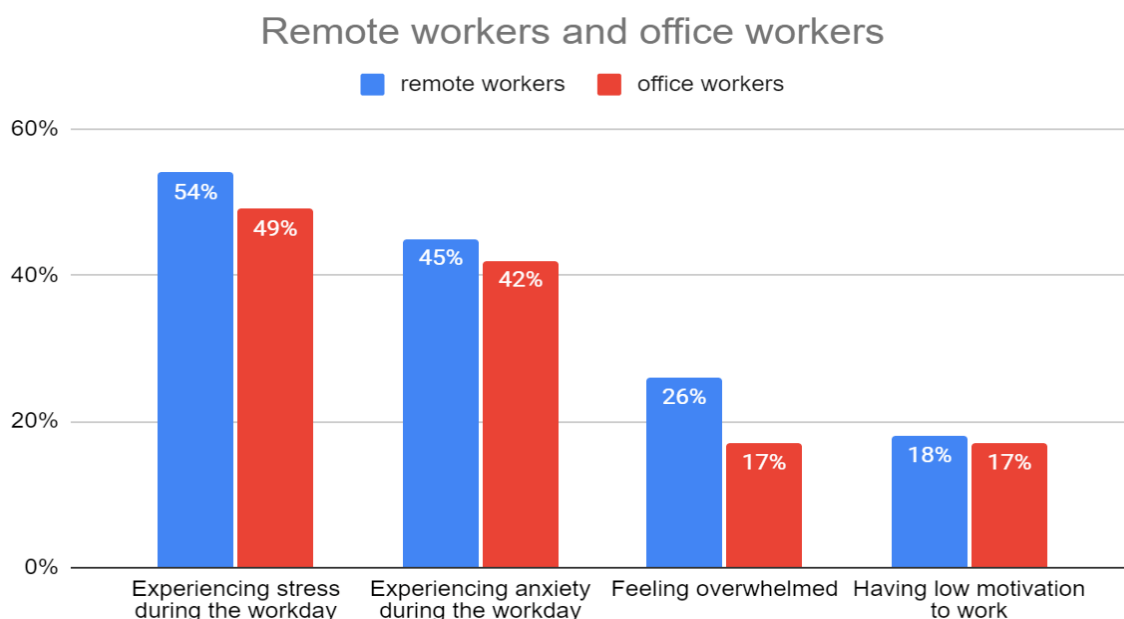

Figure: Work-life balance scenario (Soomrom et al., 2018).

Success stability among work and non-work roles are useful for each worker and employer. Balancing between things increases the quality of outcomes which is not only personal but also organizational (Deery & Jago, 2015). It brings out the satisfaction of the employees. When the employees are able to balance between the things then it lessens the work-family conflict, diminishing the stress from role-related factors and organizational life, satisfaction with the job, and so on. Actually, it needs to be enlisted to the organizational culture so that it becomes bring into practice (Rodríguez-Sánchez et al., 2020).

When the individual and organizational culture are matches with each other then it creates a high retention rate in the organization. In a word, it also increases the performance of the individual employees. Though the perception of work-life balance varies from person to person and gender to gender. In a real scenario, it is practicable that women need to face a lot of problems of balancing work and family life. Balancing between conflicts is depend on time, money, and resources. Balancing between work lives is a way of attracting, retaining, and developing qualified people in the organization (Aamir et al., 2016). When imbalances occur they create complicated situations for the organizations. Proper balancing creates satisfaction which is linked with productivity. Productivity also leads to employees' performance. High productivity leads to commitment to organizational practices and policies.
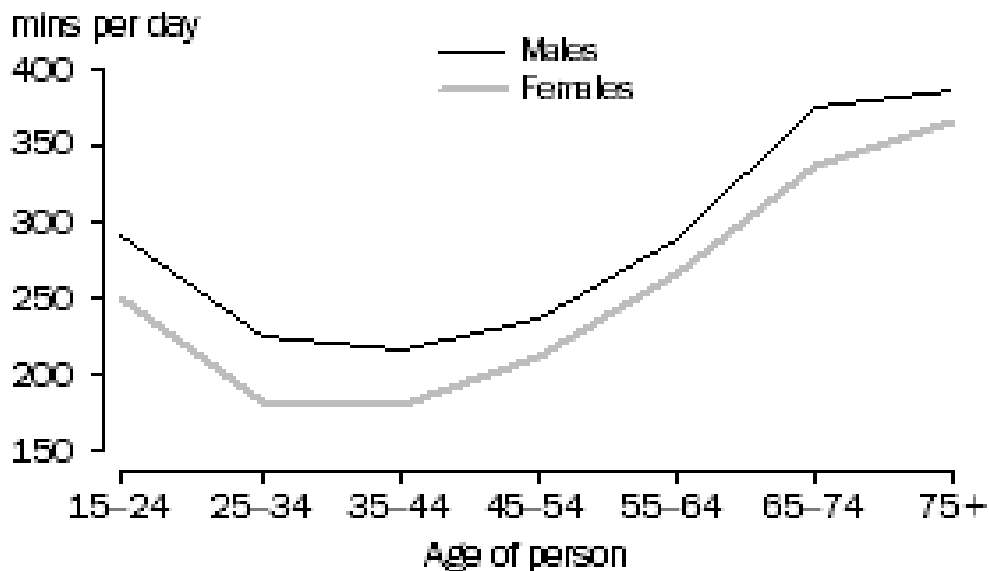

Figure: Age rate based on work-family balance (Suganthi et al., 2010).

Balancing is happening within the role-related expectations and that is shared within the people who are related with the role. In this period of time employees are setting priorities for maintaining role-related expectations and setting priorities of doing the task.

In competitive world, work-life balance has become crucial because it not only effect on professional life but also effect on personal life. Evident show that while a balanced work-life combination creates harmony in both professional and personal life, mismatch within in the two things like work and life (Wood et al., 2020). Then it can create negative impact on an employee's personal life. As a consequence it leads to job dissatisfaction that affects employee's performance as well as hampers organization's productivity and reputation.
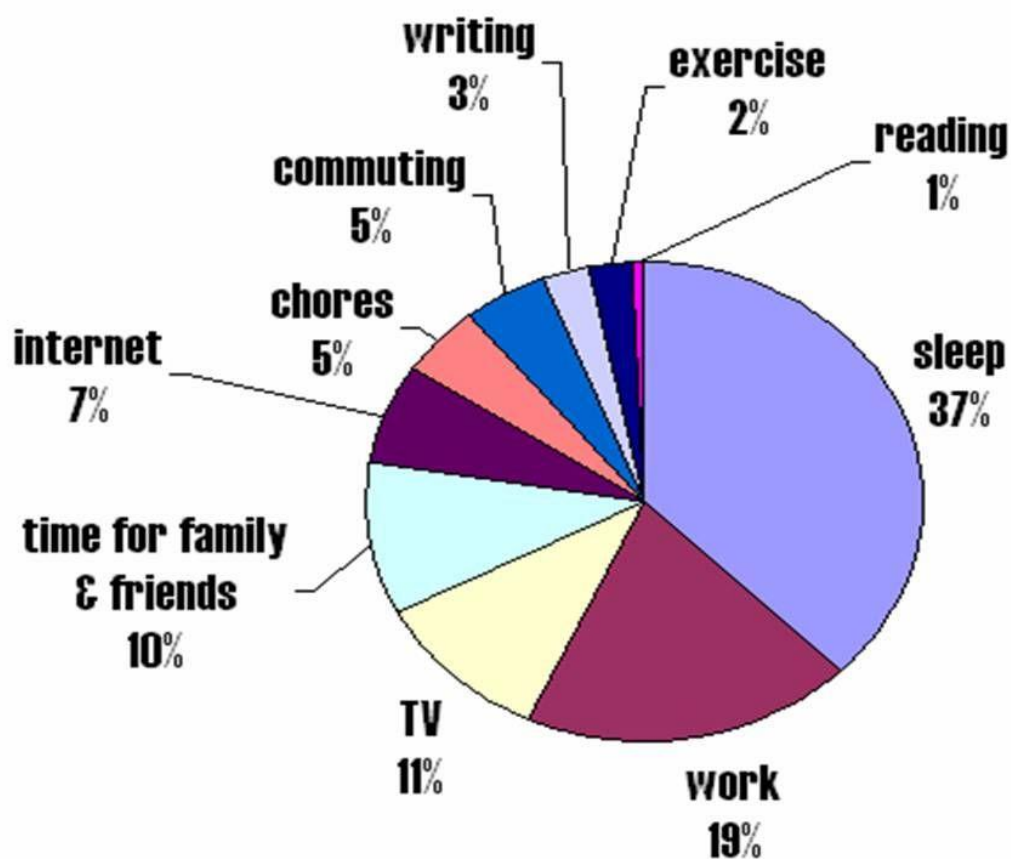

Figure: Work-family issues (Lewis & Beauregard, 2018).

Work-life balance practices are organizational cultures that are designed to reduce work-life conflict and enable employees to be more productive. The attitude towards work-life balance practices is a means of accommodating individual employees with caregiving responsibilities

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to recognize their contribution to overall organizational performance. Working in the banking sector is still one of the most desirable positions with work facilities, rewards, and social value. Banking is an organization with the complexity of its role in the economy of a country, which results in high demands for work and important to have good employee performance. Women employees have roles and responsibilities in their work and personal life. They face so many challenges balancing work and their personal family activities. "These challenges include long working hours, lack of supervisory support, work overload, absence of strong policies and lack of organizational support". Life is like a roller coaster and everyone needs to balance things. When the imbalances occur it hampers work and family life. When the imbalances occur employees are not able to fulfill the organizational commitment.

Figure: Components of work-family balance (Braun & Peus, 2018).
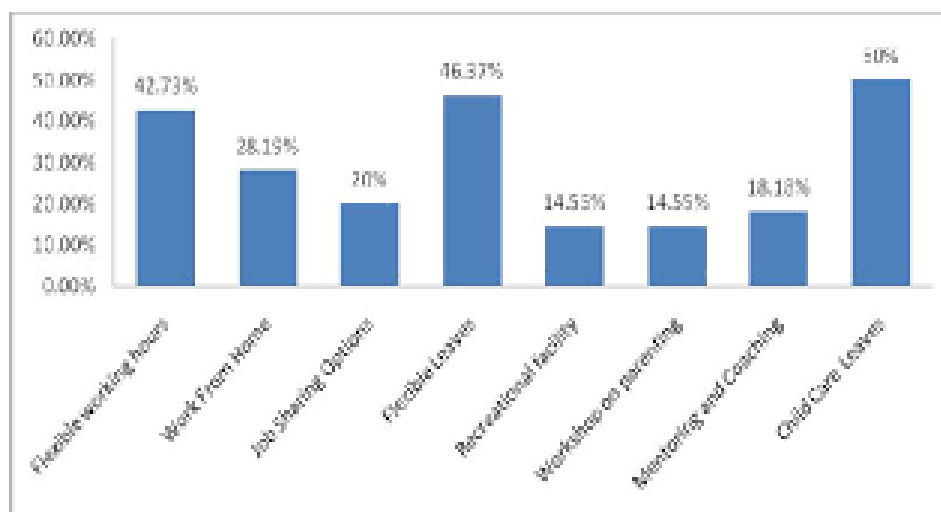
Different scholars view the work-life balance in different ways. Those things are discussed below:

Work and family: To support the work and family life individuals need to flexible life options so that individuals can make a balance between them.

Work-family conflict: Conflict occurs when individuals are unable to fulfil the family responsibility.

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Employer opinion regarding work-life balance: Organizations need to create a supportive organizational culture where individuals are able to balance between the things.

Benefits of family and friends: Sometimes employees are not able to maintain the work family responsibility. If the employee attends the family gathering it will hamper the family responsibility.

Programs of workplace: In the workplace programs employees are able to expose the imbalances of work and family life. Though the program is arranged by employer.

Taking initiatives for work life: Organizations are setting out some polices and procedure where individuals are able to balance between family responsibility and organizational responsibility.

Culture between work life and family life: Organizational culture embraces organizational responsibility and family responsibility. Management of the organization gives the opportunity to balance between work life and family life. So that individuals and organizations need is to be full filled through the good management culture. The interference of work and family life occurs in the work-life balance. This concept is becoming more popular day by day.

Figure: Work-life balance (Adnan Bataineh, 2019)

The above discussion depicts the overall concept of work-life balance. Work-life balance bind together works, friends, family, business, ambition, career, health, life, job, safety, leadership,

and management. So coaching helps balance organizational and family-related stress. It also strengthens the individuals' success in the case of employment.

Organizations are giving their priority so that employees can balance between work life and family life. Because today's everyone wants to become independent in his life. So balancing is necessary to fulfil both reasonabilities. When the enhancement occurs in work life and family life then individuals can function well in his both responsibilities. Sometimes the lack of imbalances occurs in work-life conflict and work-family conflict. To balance work and family life, individuals need to balance the time so that individuals can be able to fulfil the responsibility because both responsibilities are important to individuals. In a work, life balance is a broad aspect because it embraces not only organizational responsibility but also embraces family responsibilities. Work-life balances embrace the workplace, individuals, community, group, society altogether in a box.
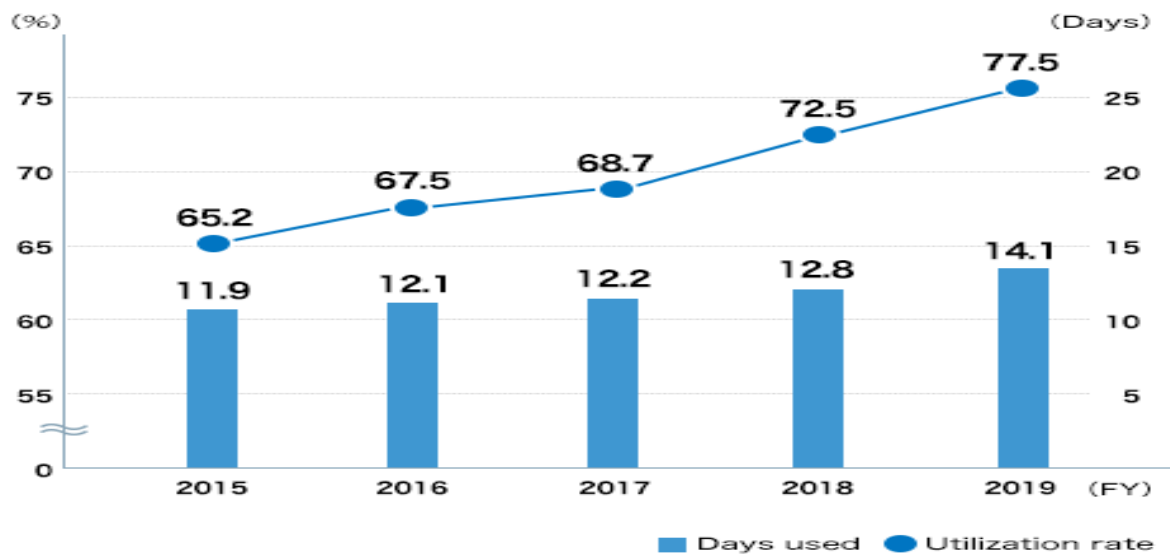
Figure: Continuous balancing of work-family issues (Vives et al., 2018).

Balancing work and family life is becoming a conflicting issue for the employee. The people who are doing the part-time job are facing less stress in doing the task. When the people are satisfied with their job it indicates that they can balance the work-life and family life. Though the concept is more popular in the western world in recent time the developing country

is becoming more concerned regarding the issue. Many multinational companies are embracing work-life balance culture in their organization. Some companies are taking steps for balancing work and family life. Organizations are embracing culture to work-life practices in the organization. The steps of work-life balance are discussed below:

Work from home: Big companies are allowing maintaining work-life balance options. So employees can do the work by staying in the home. A high range of internet connections smoothes the way for working. Work from home provides the flexibility for doing the task.

Opportunity to take weekend: In multinational organization's employees sometimes need to work six days a week. But some multinational organizations give two days of weekends to their employees so that they can give family time.

Shifting opportunity: Shifting opportunity is very helpful to balance work and family life. Sometimes employees can take the morning shift and sometimes take the night shift to do the task. Flexibility provides the talented worker to stay with the organization.

Providing facility: Many organizations provides facilities like childcare, cafe facilities in their organization. So employees feel relaxed to do the work and able to fully concentrate on their task. Some of the organizations offer gym facilities also to fit their employees' bodies and minds.

Availability of resources: When the organizations have available resources in their hand to do the task smoothly. Availability of resources saves the employees' time so that they can able to give time to their family members.

Impact of work-life balance

Imbalances of work-life came from the dis fulfilment of work-life responsibility and family life responsibility. Employees like males and females need to face these issues. Job satisfaction relies on work-life balance practices in the organization. With the help of work-life balance, employees can fulfil both work and non-work-related responsibilities. When the proper blend of work-life balance is exercised in the organization then it imposes diversity in the workplace.

Infect imbalances in personal life and career can have serious or adverse effects on health and well-being. This imbalance usually occurs when the boundaries between professional life and personal life are not clearly marked and are followed with discipline. Career imbalances lead

to stress, depression and anxiety. Extensive studies and research on work-life balance show that, more than financial stress or family problems, work-life imbalances can significantly affect health and lead to serious complications if ignored.
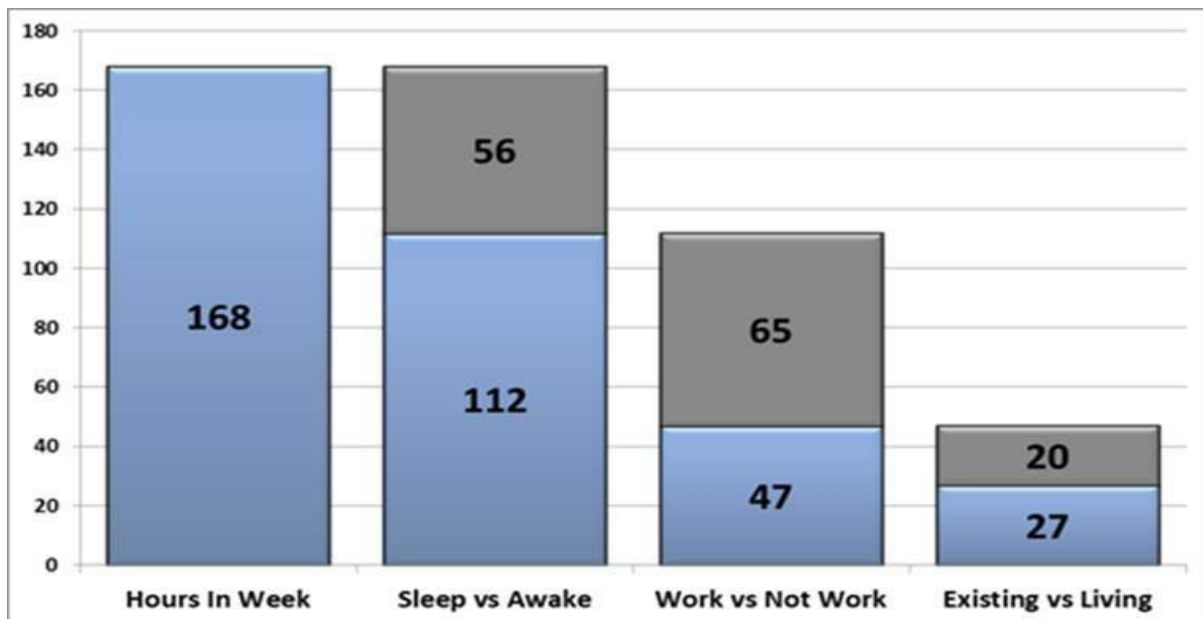

Figure: Understanding the work-life balance (Deery & Jago, 2015).

A study, it has found that work-life balance not only has an impact on personal life but also has an impact on professional life. The study revealed a positive relationship between work and family life.

Satisfaction : Job satisfaction illustrates the level of satisfaction towards the job. Lack of balancing work and family life creates a conflicting situation in the organization. Work-life conflict is related to job satisfaction (Haar et al., 2014). When a work-life conflict exists in the organization then employees are becoming dissatisfied with their job and they are not able to concentrate on their work. So when the employees are enjoying the work-life balance they are becoming satisfied to do the task (Dilmaghani & Tabvuma, 2019). Intrinsic satisfaction came from the work-life balance.

Remuneration is another factor to makes people satisfied with their job. Work-life balance is linked up with the satisfaction of the task.

Work-life balance as well as enriches the quality of the task. Salary is performing as a mediating factor of work and family life; and job satisfaction. Organizations are embracing the

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policies to deal with the issues of balancing work and family life (Wilson et al., 2014). So, programs like work-life balance have strengthened the pillar of work and family life (Azeem & Akhtar, 2014). Though the higher level of employees who get a higher level of remuneration is becoming much more satisfied than those who get low remuneration from their work. Employees are becoming happy to get financial rewards from the workplace. Sometimes employees are becoming much happier by getting non-financial rewards (Mas-Machuca et al., 2016). Work-life balance is one kind of non-financial reward for the employees.

Performance : Work-life balance has an impact on employees' performance. A study has found a positive correlation between work-life balance and performance. Work-life balance helps to improve the performance of the organization. Employees' performance in the organizations depends on the culture and economic situations of the organization (Mwangi et al., 2016). Continuous practices of the workplace strengthen the work-family life. Practices of human resource management enhance the performance of the organization. Flexible time and a comfortable working environment enhance the balance of work and family life.

Balances of work and family life provide benefits for the employees so employees are satisfied with their duties, tasks, and responsibilities. On the contrary, work-life balance decreases turnover, absenteeism from the workplace and it makes the workplace that ensures a high level of organizational performance (Sheppard, 2016). Organizational policies of balancing work life and family life influence the behaviour and attitude of the employee. Job satisfaction creates a positive feeling of the organization and employees want to stay with the organization.

Commitment: Committed employees are doing more task that is not required to do. Organizational commitment is linked up with the performance of the organization. Those organizations are exercised a high level of organizational commitment, it has been seen that those organizations practice work-life balance in the organizations. So there is a relationship between organizational commitments with work-life balance (Kim, 2014).

Commitment also reduces the stress from occupational life. Committed employees are more loyal to the organization and they go the extra mile to get their job done. So employees want to stay with the organization that reduces the turnover rate in the organization (Pradhan et al., 2016). Work-life balance enhances organizational commitment. A significant relationship exists between work-life balance and organizational commitment (Abdirahman, 2018).

Another study reveals the positive relationship between work and family life with the employee commitment to the organization.

Retention : The retention rate of the organization also depends on the strategies of balancing work and family life. HR personnel of the organizations playing a vital role in retaining people in the organization. Retention of the organizational employee depends on the flexibility of time, non-monetary benefits, external activities, and employer brand. The case of flexibility includes space and time for flexibility (Rodríguez-Sánchez et al., 2020).

In the case of non-monetary benefits maybe family assistance, training opportunity, and meal allowance. In the external activities involve in social activities and sports. In the case of employer brand included in reputation. When the retention rate of the organization is remaining high then the cost is decreasing. Because the old employees need not provide preliminary training and they are well known to do the work (Shockley et al., 2017).
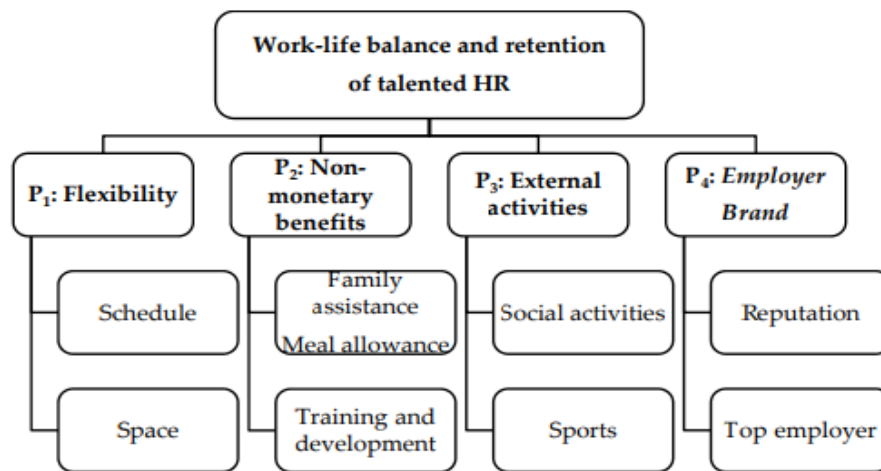
Figure: Work life balance with retention of the employees (Tirta & Enrika, 2020).

They know very well how to do the task. When the employees are becoming satisfied with their job then the employees do not want to move to another organization. Workplace balance provides an opportunity to retain qualified and skillful personnel in the organization (Tirta & Enrika, 2020). Then the internal employees are able to deal with the organizational issues.

METHODOLOGY

Research design

The study will identify the impact of work-life balance on the banking sector. Hence, the research is causal. The qualitative and quantitative research method is used to analyze the collected data. Qualitative research is used for understanding the real situation of work-life balance. On the other hand, quantitative research is used for understanding the variables that are responsible for work-life balance.

Sources of Data

Data will be collected from the interview method who are working in different banks in Bangladesh.

Sample and Data Collection

The population of the study is all the employees of banks in Bangladesh and the population size (N) is approximately100. For the qualitative research, the sample is taken from seven employees of the banking sector in Bangladesh. Question answering technique is used for data collection. Data is collected from the physical survey.

Data Analysis

The respondents were interviewed for collecting the data and recoding is taken with the permission of the respondents. Disclose analysis is used for that reason. It is useful for understanding the real context of the situation.

Ethical Considerations

The research is carried out with utmost confidentiality and the secondary sources used for the study is acknowledged through proper citations.

QUESTIONNAIRE:

Part 2: Demographic Profile

1. Name ……………………………………………

Please put tick (√) mark

2. Gender: ◊ Male   ◊ Female

3. Age: ◊21 - 30   ◊31 – 40   ◊ 41 – 50   ◊ Above 50

4. Working experience: ◊ Less than 5 years   ◊ 6-10 years   ◊11-15 years   ◊ more than 15 years

32. Designation: ……………………

	Work-life balance					
1	Work-life interferes with family life.	1	2	3	4	5
2	Family life interferes with work life.	1	2	3	4	5
3	Work from stress creates imbalances.	1	2	3	4	5
4	Family stress creates an imbalance for employees.	1	2	3	4	5
5	Workload sometimes create imbalances in the work life.	1	2	3	4	5
6	Lack of job autonomy is the reason of imbalances.	1	2	3	4	5
7	It leads to commitment to the employee	1	2	3	4	5
8	Managers play a great to balancing work and family life.	1	2	3	4	5
9	It is the joint responsibility of the employee and employer.	1	2	3	4	5

## Data findings, Analysis and interpretation

Gender of the respondent:
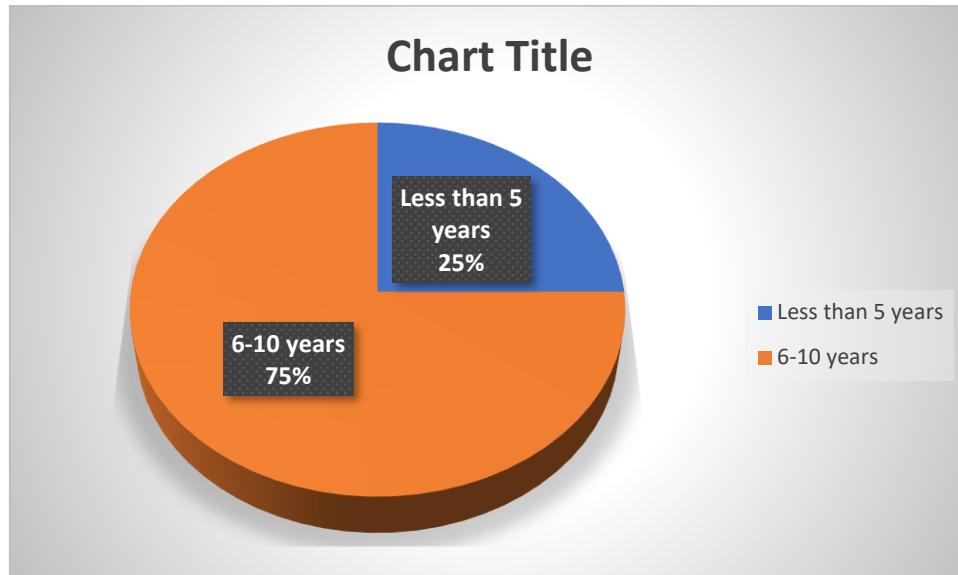
Data were collected from 100 employees of different banks. Among them 60% were male and 40% were female. Of course, it was not intentional but in the banking sector,, male employees are greater than female employees, so it's quite satiable to collect 60% data from males and the rest of the data from females.

Age of the respondent:
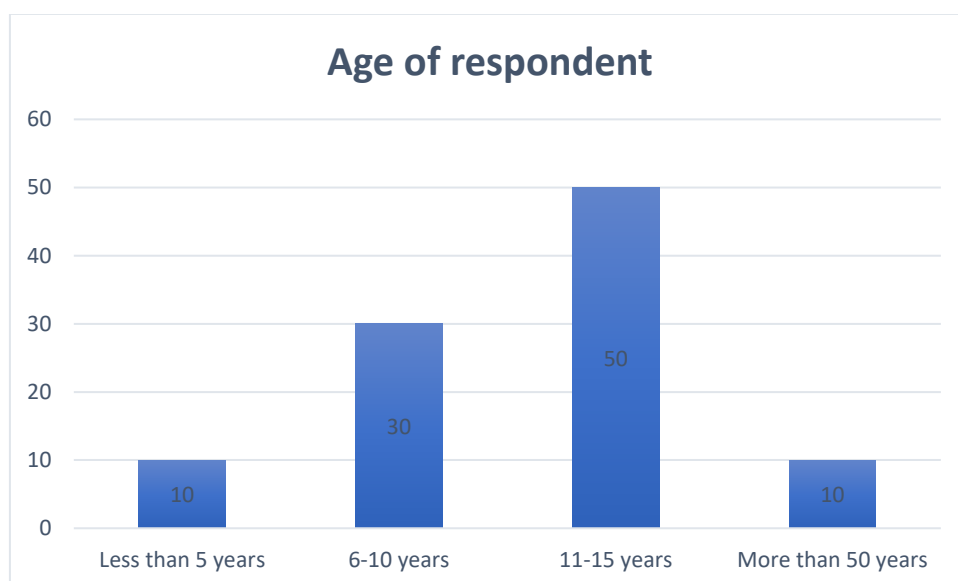
The graph shown above is about the age variation of the respondents. Among the 100 people who were selected as respondent, among them 21 to 30 aged people were 20, 31 to 40 aged people were 40. 41 to 50 aged people were 30 and the rest of the respondent's ages were above 50. From the graph, it can be seen that people within 31 to 40 age limits are more employed in the banking sector while people having age more than 50 are only 10 in the banking sector.

Working experience of employees in the banking sector:
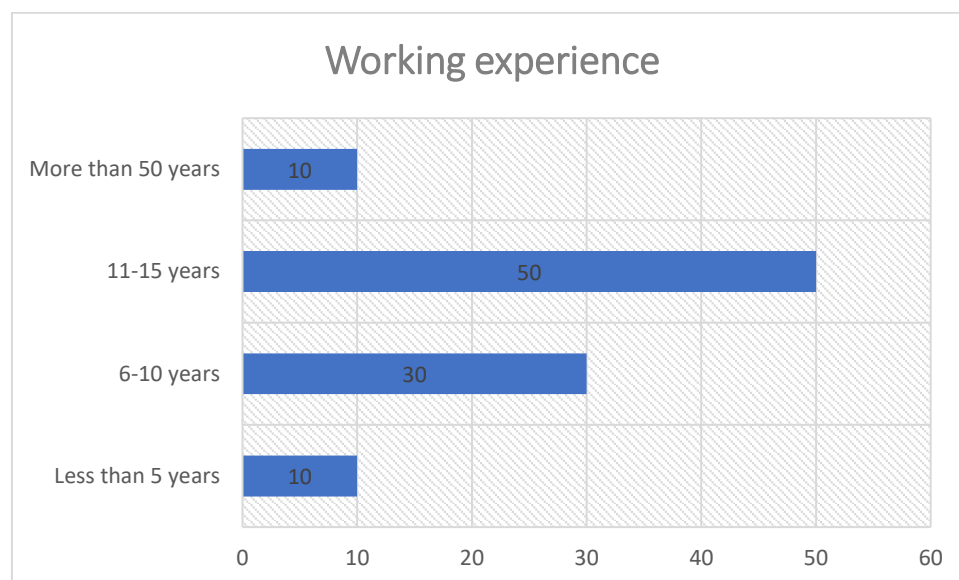
Among the 100 respondents who was surveyed, 10 employees have experienced of less than 5 years. 30 employees have 6 to 10-year experience and 50 people have 11 to 15 years experience and rest of the respondent, 10 people have more than 50 years of experience. So, a smaller number of people have less than 5 years and more than 50 years experience and a large number of bank employee has more than 11 to 15 years of experience.

Work-life balance creates a positive impact on employees' personal and professional life. So that employees are able to fully concentrate on their work.

Work-life balance		Mean	Stand. Deviation
1 Work-life interferes with family life.		4.02	.65
2 Family life interferes with work life.		3.31	.85
3 Work from stress creates imbalances.		3.54	.98
4 Family stress creates an imbalance for employees.		2.50	0.97
5 Workload sometimes creates imbalances in work-life.		2.82	0.48
6 Lack of job autonomy is the reason for imbalances.		2.70	0.93
7 It leads to commitment to the employee		2.72	0.593
8 Managers play a great to balancing work and family life.		3.35	0.89
9 It is the joint responsibility of the employee and employer.		3.30	0.84

A study has revealed that 65% of the employees agree that work-life balance is important to balance between work and family life (Dilmaghani, 2019). Because as well as improving the career maintaining the personal life is also important for employees. On the other hand, 85% employees reveal that family life interfere with work life.

98% employees' response that work from stress creates imbalances. 97% employees expose that family stress creates imbalance for employees. 48% employees express that workload creates imbalances to work. Maximum 93% respondents reveal that lack of job autonomy is the reason of work-life imbalances.

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59.3% of the employees stated that when the organization prevailing work-life balance they are becoming committed to the organization. Basically balancing work and family life is not solely the responsibility of employers rather than it also the responsibility of the employer (Taşdelen-Karçkay & Bakalım, 2017). 84% employee gives their opinion that work-life balance is the joint responsibility of employee and employer.

Majority of support for balancing work and family life came from the management. So managers' give time to the employee to discuss the work-family issues. Approximately 89% of employees stated that managers are giving enough time to balance the issues (Noda, 2020). When the organizations are focusing on work-life balance they are trying to reducing the traveling time of the employees so that employees can attend the meeting by sitting in the home when the employees are marinating severe family-related problems.
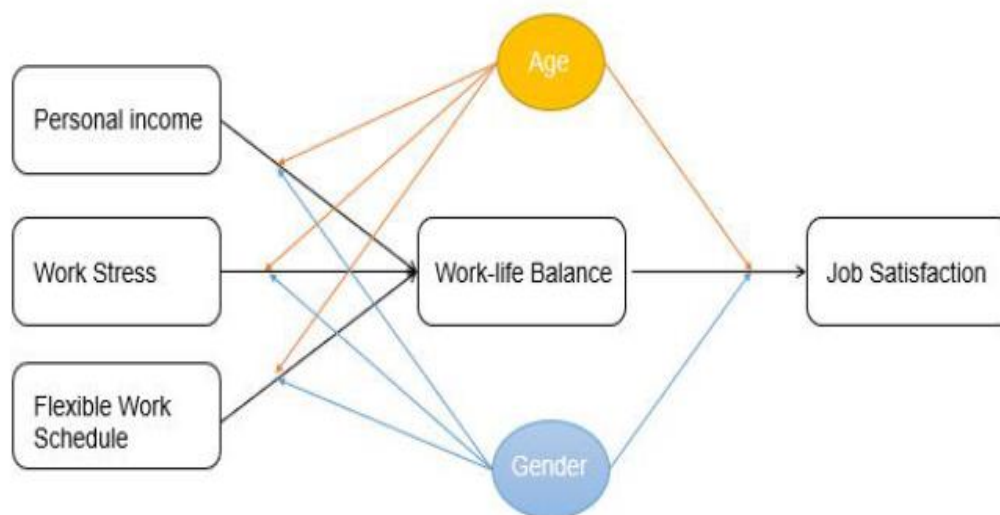
Figure: Issues link up with work-life balance (Ruan, 2020).

Some employees survey data are discussed below:

"An employee **Rahima** stated that "I need to enter the office within 9:00 am but I am in a hurry to make my daughter ready for going to the school. I also prepare breakfast for my family members. So I am passing through a rough timing in that time. But it is very helpful for me if the organizations provide me the opportunity to enter the office at 9:30 am". (Respondent 1)

So in the above statement it has said that flexibility provides the work life balance of the employees.

"An employee **Tasnia** feels that she is doing a lot of work in the workplace. Boss stated that she is doing great work so that after completing the task boss provides her with enough tasks. So she is becoming late to go home. It creates family conflict with Tasnia". (Respondent 2)

"I have an eight months child. I need to go to the office. A maid is taking care of my child. I and my husband both are working people. I am always in tension with what my child is doing. The maid is doing nothing wrong with my child. I see that some office provides child care facilities. If it is permitted into this office that will be helpful for me. Then I will be able to fully concentrate on my work. This organizational initiative will help me to balance my work and family". (Respondent 3)

"I am **Sumiya**. I am staying with my family. I have some health-related problems. Sometimes I am remaining so sick, then I am unable to come to the office. Though I know that my task is very much important. But my physical condition is so unstable I am unable to come to the office. If the office has a permit opportunity to work from home then it will be very helpful for me. Then I will be able to complete my task sitting at the home. I will also attend and join the meeting. Though I have discussed the issue with the manager, he is not saying anything. He said that he will discuss the issue with high officials. But right now I did not get any notice regarding this". (Respondent 4)

"I am **Tania.** I have had to work in this office for seven years. I love to do work with financial institutions. But in a month four or five times, I need to attend the meeting in other cities. Now it is becoming very difficult for me. One or two times attend to a meeting in a month is easy for me. If the authority permits me to attend the meeting electronically via then it is really helpful for me. Though I do not know that office will permit the attendance of distance meetings. If the office permits me the opportunity then it is easy for me to balance my work and family. I have two children. Whenever I left the city my older mother is alone to take care of my children. At that time my mind is always remaining in my home. I am thinking that any wrong things happen then what I will do. This question frequently comes to my mind. Though I know that as a working woman I need to deal with these issues. But overall I am a human being and I am also a mother. It is very difficult for me to manage all of those things if I do not

get any support from my workplace. I hope that authority will be able to understand me". (Respondent 5)

"I am **Rukiya**. I was born and bought up in a nuclear family. So I did not face any problems with my work. A few months back I have married a person who is living in an extended family. My husband's family members are holding the traditional perspective. Though my husband has no issue regarding my work. The problem arises when I am returning back to the office in the dusk. The family has bound me in many restrictions, for instance, I need to wear a sari when I am going to the office but I am not comfortable wearing this. I cannot able to return home after the evening. However, those issues create problems for me to manage work and family life. I am not able to manage it fully. I do not know how I will handle the issues". (Respondent 6)

"**Nazneen** said that in our country, Bangladesh people especially prefer that women will do all household chores. Because they play the traditional role as a gender basis. Women need to rearing children. Do all the household chores. Take care of the elderly people and take care of others also. It is a complicated situation to handle all of those things. As a woman, it is very difficult to balance work and family. If the organization provides window dressing opportunity for females then it will be easier for females to work at home and office". (Respondent 7)

After the open discussion of work-life balance, the issues regarding imbalances and employees' personal and professional problems are coming out. So qualitative study is very helpful to understand the work-life problems of the employees. Based on the discussion bank managers and HR professionals are becoming more concerned regarding the issues. In a word, it is not a simple issue rather than it's a big one. With the help of the discussions, policymakers of the bank will take initiative to minimize the problem. When the balancing of work-life happens then it is becoming a good workplace.

Barriers of work-life balance

- Don't get support from the organizations for balancing work and family life. Sometimes the culture of the organizations doesn't provide the opportunity to deal with the issues.

- Sometimes employees are getting the responsibility for doing the important task. For that reason's employees need to do another workplace to do the task. But the family responsibility of the employees creates a barrier to shifting the workplace.

- Younger people want to do the task in full freedom and want to get freedom when they want to exit from the job. But sometimes they get feared that if they went into an exit from the organizations they will not get.

- Job design enhances the ability to do the task. A flexible work schedule provides a work-life balance.

- Managers play a great role in balancing work and family life. If the managers are unable to know about the work-life balance then it creates the problem. Then it is impossible to turn it into practice in the organization.

- Communication with the employees strengthens the work-life balance. Work-life balance does not work well when mismanagement occurs with the lack of proper communication.

Recommendations for balancing work and family life

- Organizations need to embrace work-family culture so that employees are knowledgeable regarding the issues.

- Organizational strategies for balancing work and family life create awareness of the employees and employers.

- The organization needs to introduce training sessions based on balancing work-life issues. Here included the way to how to balance these two things.

- Balancing work and family life ensure the quality of life.

- The management of the organizations needs to promote work-life balance to the employees.

- Organizational professionals need to give quality time to listen to the problems and find out the way to minimize the work and family-related problems.

During the pandemic it became evident that we must look for an approach for work-life integration rather simply trying to balance it. A new paradigm of work and new paradigm of life will coincide and integrate to enrich each other.

CONCLUSION

The study is based on the Bangladeshi context. Here the elaborate discussion is going through regarding balancing work and family life. The study can find out the issues regarding work-life balance. In the task is discussed about the work-life balance, the reason that is working behind to cause stress, the impact of work-life balance in the organization, the employee's opinion regarding work-life balance. The study provides some initiatives for managing work and family life. Here also mentioned some work-related and non-work-related problems. Basically, the study is based on the banking sector employee basically women in Bangladesh are facing the haphazard situation of work and family life. The qualitative discussion regarding the respondent's opinion helps to understand the issues regarding work and family life.

 HR professionals and managers of the bank need to take the necessary steps to balance work and family life. Because imbalances of these two things create not only conflict but also stress. So, the initiative of the professionals is able to handle these issues. They can take initiative so that employees are able to balance the two things. The study illustrates the concept of work-life balance, it also helps to understand the viewpoint of employees and employers regarding work-life balance.

On the other hand, it points out the steps of work-life balance. However, the study also finds out the impact of work-life balance for instance satisfaction, commitment, and so on. Though males and females both are facing problems of balancing work and family life. But women are facing challenging situations to deal with the issues.

This study also points out the issues that are causing problems. It also enlisted some ideas that are not to be improved in the organization. Flexible working hours and opportunities expand the ways to balancing work and family life. Employees think that organizations will take initiatives for balancing work and family life. If the organization has work-life balance policies and practices then it will be helpful for employees.

Work-life balance is a useful component for retaining talented employees in the organization. With the lack of work-life balance initiatives of the organization then employees are unable to concentrate on work, sometimes high level of absenteeism will occur, which will be a reason for incurring costs for the organization. Employees feel better about the organization when employees view that organizations are concern about the employee's work-life balance issues. So, a lot of issues are working behind to deal with the work-life balance. Imbalances incur the

huge costs for the organizational level. Bank employees face difficulties in balancing all the work-life related issues. High officials need to keep their eye on employees so that employees can fully concentrate on work.

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APPENDIX

Part 2: Demographic Profile

1. Name ……………………………………

Please put tick (√) mark

2. Gender: ◊ Male   ◊ Female

3. Age: ◊21 - 30   ◊31 – 40   ◊ 41 – 50   ◊ Above 50

4. Working experience: ◊ Less than 5 years   ◊ 6-10 years   ◊11-15 years   ◊ more than 15 years

32. Designation: ……………………

	Work-life balance					
1	Work life interfere with family life.	1	2	3	4	5
2	Family life interfere with work life.	1	2	3	4	5
3	Work from stress creates imbalances.	1	2	3	4	5
4	Family stress creates imbalance for employees.	1	2	3	4	5
5	Workload sometimes create imbalances in the work life.	1	2	3	4	5
6	Lack of job autonomy is the reason of imbalances.	1	2	3	4	5
7	It leads to commitment to the employee	1	2	3	4	5
8	Managers play a great to balances work and family life.	1	2	3	4	5
9	It is the joint responsibility of employee and employer.	1	2	3	4	5