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WORK-LIFE BALANCE AND ITS CHALLENGES FOR MARRIED WORKING WOMEN IN KARACHI'S BANKING SECTOR

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ABSTRACT

Work-life balance has become a major concern for married women employed in the banking sector due to increasing workplace demands and family responsibilities. This study examined the effect of workplace challenges on the work-life balance of married working women in banks located in Karachi. The study adopted a quantitative research design using a structured questionnaire administered to 107 married women employed in the banking sector. Data were analyzed using descriptive statistics, Chi-square analysis, and logistic regression. The findings revealed that 83.9% of respondents reported maintaining a satisfactory work-life balance, while 73.6% experienced workplace challenges. The Chi-square test and logistic regression analysis confirmed a significant relationship between workplace challenges and work-life balance ($B = -2.446$, $p < .001$), indicating that increased workplace challenges reduce the likelihood of achieving a healthy work-life balance. The study concludes that workplace challenges significantly influence work-life balance and recommends that banks implement flexible work arrangements, supportive organizational policies, manageable workloads, and employee well-being programs to improve work-life balance among married women.

Keywords: Work-Life Balance, Married Working Women, Banking Sector, Workplace Challenges.

INTRODUCTION

The significance of work-life balance is a global phenomenon that has been receiving more and more attention in the face of rising work demands and the need to have personal well-being. With the background of working women especially those who are married, balancing between work and personal lives is usually more difficult because of the family needs. These challenges may be aggravated by the banking industry, characterized by long hours of work, deadlines, and pressure. This study is aimed at discussing the issues present to married women in the banking industry in

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Karachi, Pakistan, and finding out the primary factors that can support or impede their capacity to balance their work-life adequately.

Scope of Research

This study has a narrow scope as it covers only those married women who work in different banking institutions in Karachi, the biggest financial city of Pakistan. The study will explore their perceptions and experiences on their work-life balance and particularly what contributes or does not to their work-life balance. It also examines the organizational support that is given by the banks, the presence of flexible work arrangements, and how women cope with their dual responsibility. Since the research is focused on the banking industry, it narrows the area of study to a highly stressful workplace where work-life balance may be especially problematic. The study can be used as a basis of other researches in other industries or geographical locations.

Rationale of Research

This study will be supported by the fact that there is a growing involvement of women in the labor force, particularly in those areas that have high demands such as in the banking sector. Despite the fact that the role of women has been promoted and facilitated, to some degree, the difficulties women have to cope with as they have to balance work and family life are hardly studied, particularly in developing states such as Pakistan. The work is especially important as the banking industry is associated with long hours work and the workload which might contradict family and personal life, especially among married women. Awareness of these issues can assist policymakers, bank management, and HR departments to install strategies to enhance work-life balance and assist female employees.

Problem Statement

Even with the increasing number of women joining the workforce, a great number of married women are still struggling with balancing their work life and personal life. The banking industry with the increased working hours and job demands poses further difficulty to working married women in balancing their jobs and family life. The study aims to address the work-life balance issues of married women working in the banking industry in Karachi, the extent to which organizational support can alleviate the problems, and the role that flexible working can play in alleviating the issues or that coping skills can play in overcoming the problems.

Research Questions

This research aims to respond to the following research questions:

1. What are the main problems experienced by married women when trying to balance work and life in Karachi working in the banking industry?

2. How do long working hours impact the balance between work and life of married women working in banks?

3. Which organizational support and work-life balance programs do married women work in banks receive?

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4. Are flexible work arrangements, such as remote work or flexible hours, effective in improving work-life balance?

5. What is the satisfaction of married female employees with work-life balance programs offered by their companies?

6. Which coping mechanisms can best empower married women in the process of dealing with work and family issues?

Research Objectives

The primary objectives of this research are:

- To find out the work-life balance issues among married women who are employed in the banking industry in Karachi.

- To analyze the effects of work long hours on the work-life balance of married women in the banking industry.

- To determine the provision and efficacy of organizational support and work-life balance programs offered to married women.

- To assess whether flexible work practices, including remote work or flex time, enhance the work-life balance.

- To discuss coping mechanisms that married women use to cope with their work and family lives.

- To provide suggestions on how married women in the banking sector can be provided with better work-life balance.

LITERATURE REVIEW

Work-life balance (WLB) has received a lot of attention over the last few years particularly in the context of married working women in challenging fields such as the banking industry. WLB refers to the capacity to balance between professional and personal life without sacrificing one of them (Greenhaus and Allen, 2011). Studies show that a good balance is a key to maintaining a high level of personal, organizational, and productivity (Hobson, 2020).

The situation of the married working women in Karachi is made worse by the cultural and societal expectations. Farooq and Iqbal (2021) emphasize that the gender roles assigned traditionally place more women with housework, which is an extra burden that makes work-life balance harder. This cultural stress reinforces the challenge of balancing work and family responsibilities which in most cases results in severe imbalances. Zafar and Bano (2024) also highlight the mental health consequences of such a disproportion, as they report that the burden of maintaining two demanding careers and family life leads to anxiety and depression, as well as general stress. Their study highlights the necessity of the increased mental health support and stress management resources to overcome these problems.

Work-Life Balance Initiatives

Recent research indicates that workplace programs to support WLB do not adequately address the intricacies affecting the employees, especially women who have to balance two roles (Baker et al., 2021). They often introduce flexible working procedures, including telecommuting or flexible working hours, but these opportunities cannot provide women with sufficient assistance to balance between family and work matters. According to Baker et al. (2021), organizations must do more than just provide flexibility and understand the particular issues that their employees face, such as expectations of society and personal commitments. These other scholars state that thorough WLB policies that embrace employee feedback are vital. As an example, Allen et al. (2020) refer to the ways in which organizations can boost WLB by developing customized programs that consider each employee with needs that are unique to him or her, thereby boosting job satisfaction and retention. Moreover, the study conducted by O'Connell and Green (2022) has shown that effective WLB programs are defined by the high level of organizational support and culture of care about the well-being of employees. Another area has been the role of leadership and managerial support in reducing work-life balance issues. According to a study by Shahid, Ali, and Khan (2022), supportive leadership may be important to enhance work-life balance.

Problems at Work and Effects

The association between workplace and WLB is extensively recorded. Many studies indicate that workplace demands may increase stress levels, which adversely influence job satisfaction and the quality of life, in general (Namasasu et al., 2022). An example of this is the case of married working women who work in the banking industry and say that there is a lot of pressure to perform which may worsen the situation of having work-life balance. It may cause burnout, a decline in job performance, and health problems (Muller and Smith, 2023). A study by Williams and Cummeling (2021) highlights the role played by organizational culture in WLB by proposing that a positive organizational culture may alleviate the adverse effects of stressors in the workplace. Moreover, Tetrick and Winslow (2020) emphasize the significance of peer support towards WLB, which shows that good working relationships may mitigate the stress.

The Paradox of Balance

Interestingly, many women report feeling that they maintain a work-life balance while simultaneously encountering significant challenges in their professional lives. This paradox raises questions about the effectiveness of current WLB initiatives and highlights the need for ongoing evaluation (Hobson, 2020). For example, although some women may perceive their work-life situation positively, they still experience workplace challenges that can undermine their ability to fully engage in both personal and professional roles (Namasasu et al., 2022).

Research by Choi et al. (2021) indicates that the perception of balance does not necessarily correlate with actual balance, suggesting that organizations should assess both employee satisfaction and the reality of their work-life situations.

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Implications for Future Research

Given the complexities and challenges identified in the literature, there is a pressing need for organizations to enhance their WLB initiatives and adopt a more nuanced approach. This includes gathering feedback from employees about their experiences and challenges, which can inform policy development. Future research should also explore the interplay of personal support systems, organizational culture, and specific industry demands, particularly in sectors with high stress, such as banking.

Theoretical Framework

This study uses the Work-Family Conflict Theory and the Work-Life Balance Theory as its theoretical framework.

Work-Family Conflict Theory:

According to this theory, the problem is that people will experience conflict when the needs of the work are not matched with the needs of the family leading to strain and inability to satisfy the needs of both the family and the work. The work-family conflict may be intense among married women working in the banking industry due to the high job demand, work long hours, and family responsibilities, which can cause stress and dissatisfaction.

Work-Life Balance Theory

According to this theory, people tend to balance their work and the other components of their personal life (e.g. family, leisure, personal development). Balanced work and life is essential to well-being and job satisfaction. The study examines how work-life balance is impacted by organizational (flexible work arrangements, work-life balance initiatives) and individual coping (strategies) factors.

Conceptual Framework

Workplace Challenges (IV) ⟶ Work-Life Balance (DV)

Research Hypothesis

H1: Workplace challenges have a significant effect on the work-life balance of married women working in the banking sector

RESEARCH METHODOLOGY

Research Design

A quantitative research design is used in this study to explore the issues of work-life balance among married women who work in the banking industry of Karachi. These will be the cross-sectional survey methodology where the collected data will be at a single point in time to test how variables relate to each other. The research will determine the main factors influencing work-life balance, including job demands, organizational support, and coping strategies regarding their effectiveness.

Sampling Technique

The sampling method that will be used in this study will be non-probability purposive sampling. This approach is appropriate because the study will be targeted at a specific population i.e. married women working in the banking industry of Karachi. Purposive sampling enables selection of the participants according to certain characteristics that are pertinent to the study like marriage status, gender and work in a bank.

Population

This study will target married women who are working in different banking institutions within Karachi, Pakistan. Karachi, the financial centre of the country, is home to many local and foreign banks. The number of female employees in these institutions is very high and most of them have to balance work and family matters. It is specific to married women because they are more susceptible to the two-pressure of work and family life.

Research Approach

This study will be deductive in nature, and this implies that the study will be testing the hypothesis by using the available theories or frameworks.

- Deductive research begins with a theory or hypothesis, assembles evidence to test the theory, and then validates or disproves it through evidence.
- In this instance, the hypotheses that you have given (e.g. working long hours and work-life balance) will be checked with the help of the data that will be obtained within the respondents.
- This paradigm is consistent with quantitative research methods, in which the researcher wants to measure variables and test hypotheses with statistical procedures.

Data Collection Instrument

This research will use a structured questionnaire as the main means of collecting data. The questionnaire will be based on closed-ended question which will be used to evaluate the perception of the participants concerning their work-life balance, job demands, organizational support, and coping strategies that they employ. The level of agreement or disagreement to different statements regarding work-life balance challenges will be measured with the help of the Likert scale (ranging between 1-5).

The questionnaire will be split into a number of sections:

- Demographic Information: Age, marital status, job designation, number of children, etc.

- Work-Life Balance: The questions will be based on how much participants believe that they can balance between work and personal life.

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- Job Demands: Survey questions pertaining to time, effort, and pressure of their banking work.

- Organizational Support: Questions focusing on the availability and effectiveness of work-life balance initiatives provided by their organizations.

- Coping Strategies: Items measuring the ways in which participants cope with work and family life.

Questionnaire Administration

The questionnaire shall be conducted using the online and face-to-face method to the chosen sample. The email and social media will be used to send the online survey link to participants who belong to banking networks in Karachi. Also, in case some participants lack access to the internet or choose face-to-face communication, the questionnaire in print will be distributed in some banking institutions. The participants will be guaranteed of their anonymity and confidentiality of their responses. The questionnaire will be accompanied by a cover letter explaining why the research is required and asking the respondents to participate willingly.

Participants

The sample of the study will consist of married women employed in the banking business in Karachi. Seeing that the target population is the work-life balance of married women, the inclusion criteria will be women who:

- Worked in the banking industry.
- Married
- At least one year of experience working in their present position (so that their experience is up to date)

107 respondents will be targeted as a sample size and a convenience sampling method will be employed. Convenience sampling involves picking up those respondents who are readily available and not unwilling to take part in the research. This may not be a representative sample of the whole population, but it is a viable method due to limitations of time and resources.

Survey Questionnaire

The **survey questionnaire** is the primary tool used for collecting data. The questionnaire will include questions designed to assess the various aspects of work-life balance, including:

- **Work demands**: How many hours per week do you work? Do you feel overburdened by your job?
- **Organizational support**: Does your employer offer flexibility to manage both work and family responsibilities?
- **Access to flexible arrangements**: Are you allowed to work remotely or choose flexible hours?

- **Satisfaction with work-life initiatives**: Are you satisfied with the work-life balance programs your bank offers?
- **Coping strategies**: How do you manage stress and balance your work and personal life?

The questions will be measured using a **Likert scale** (e.g., 1 = Strongly Disagree, 5 = Strongly Agree). Likert scales are helpful for measuring attitudes and perceptions, and they allow for easy statistical analysis.

Research Instrument

The structured questionnaire is the research tool of this study. This tool has been selected due to the fact that it can be used to collect data in a standardized manner within all the participants to be consistent in their responses. The structured questionnaire also makes the responses quantifiable and they can be taken through a statistical analysis.

A small sample (approximately 10-15 respondents) will be used to pre-test the questionnaire to make sure that the questions are clear and that they are adequately addressing the information required. The problems that may be detected during the pre-test will be corrected before the full scale survey is conducted.

Data Analysis

After the data collection, the data will be analyzed through the Statistical Package for the Social Sciences (SPSS) software. The data analysis methods that will be used are as follows:

- Descriptive Statistics: To describe the demographic environment of the respondents and to estimate the general trends in the data.

- Correlation Analysis: To investigate the correlations between the vital variables, including the correlation between job demands and work-life balance, between organizational support and satisfaction with work-life balance programs.

- Regression Analysis: To test the effects of the independent variables (e.g., job demands, organizational support) on the dependent variable (work-life balance). This discussion will assist in deciding whether the null hypothesis is rejected or not.

- Hypothesis Testing: Correlation and regression analysis will be used to test Hypothesis 1 and Hypothesis 2. The findings will show whether the long working hours have a significant effect on work-life balance and the use of work-life balance programs offered by banks is adequate.

Ethical Considerations

Ethical issues are imperative to both the integrity of the research and safeguarding the rights of the participants. The ethical principles that will be maintained are as follows:

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- Informed Consent: In the study, the participants will be informed regarding the purpose, scope, and nature of the study. Before they take part in the survey, their consent would be obtained.

- Confidentiality and Anonymity: All information gathered by the participants will be considered confidential. None of the personally identifiable information will be given, or the participants will not be known during the study.

- Voluntary Participation: The study will be voluntary where the respondents will have the freedom to pull out of the study at any given moment without any repercussions.

- Non-Harmful Procedures: The research will also guarantee that the participants are not exposed to any type of harm, physically, emotionally, or psychologically.

- Data Security: The data will be stored safely, and only the researcher and other authorized personnel engaged in the study will be allowed access to the data. Electronic information will be secured with encryption and strong passwords, and printed versions will be stored in a locked cabinet.

ANALYSES AND INTERPRETATIONS

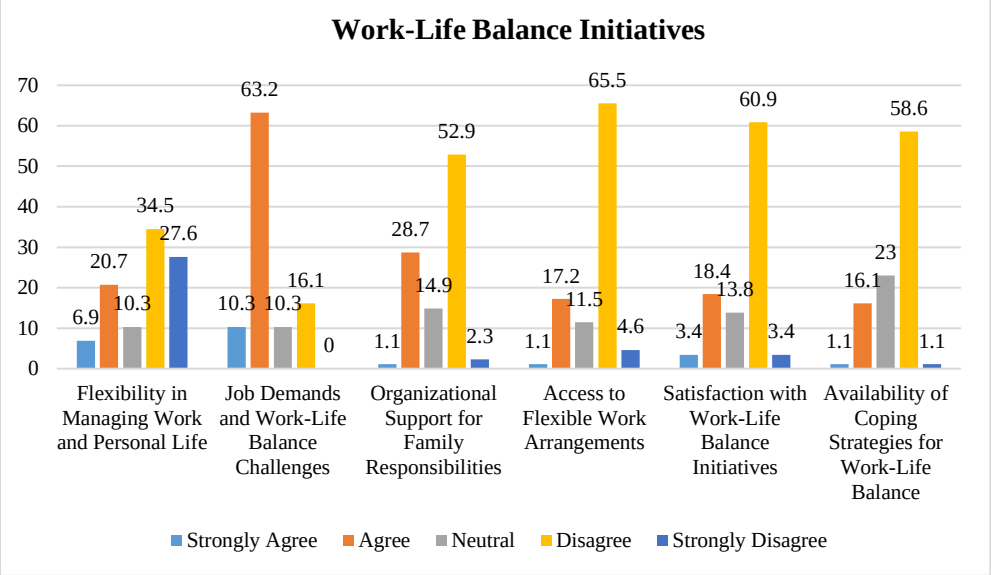


Figure 01: Work-Life Balance Initiatives

According to the findings of the survey, there are considerable issues concerning the work-life balance in the banking industry. Flexible work and personal life management in their organization is strongly agreed by only 6.9% of respondents, with 34.5% of the respondents disagreeing. A significantly large proportion of 63.2% recognize that work demands are a barrier to their balance. There is a lack of support in family responsibilities with only 1.1% feeling sufficiently supported with 65.5% disagreeing to access to flexible work arrangements. Also, 60.9 percent are dissatisfied with work-life balance programs, and 58.6 percent are of the opinion that they do not

have coping strategies that work. In general, these results indicate the severe lack of flexibility and employee support.

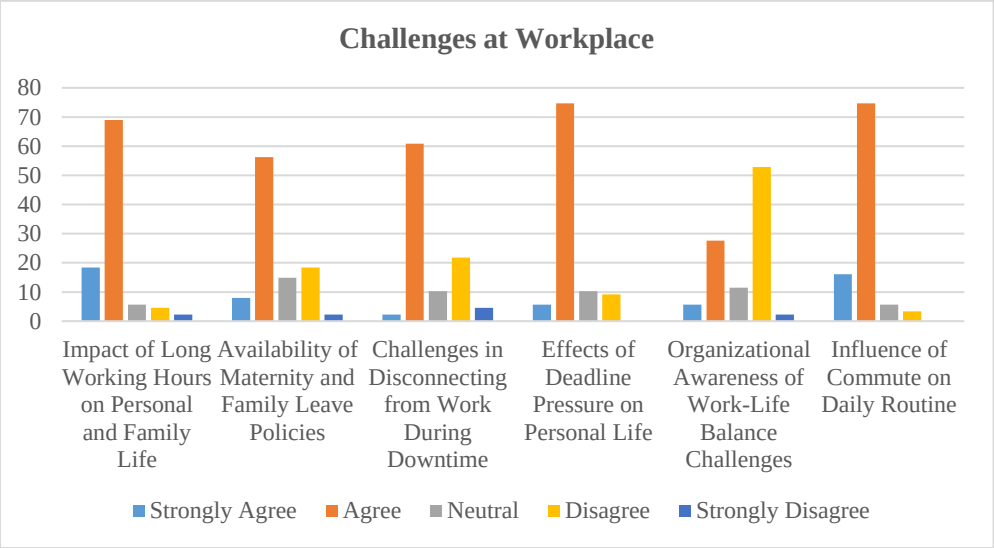


Figure 02: Challenges at Workplace

The survey outcomes show that the effect of long working hours on personal and family life is well known among the respondents, as 87.4% of them strongly agree or agree that these hours have a detrimental effect on their well-being. In terms of maternity and family leave policies, 64.3% believe that there are maternity and family leave policies, but there are still concerns. The inability to unplug during the off time is also noted by 63.2 percent of the participants, who cite the inability to have a healthy distance between work. Moreover, 80.4 percent of them are aware that deadline pressure influences their personal lives. Nevertheless, just 33.3% of them think that their own organization is knowledgeable about the work-life balance issues that they encounter. Finally, commuting has a great impact on everyday life, and 90.8% of the participants noted it. In general, these results highlight the continued work-life balance problems in banking.

Table 1: Frequency Distribution of Work-Life Balance and Workplace Challenges

Variable	Response	Frequency (%)
Work-Life Balance	No	16.1
	Yes	83.9
	Total	**100.0**
Workplace Challenges	No	26.4
	Yes	73.6
	Total	**100.0**

Table 1 presents the frequency distribution of work-life balance and workplace challenges among married women working in the banking sector. The findings show that **83.9%** of the respondents reported maintaining a satisfactory work-life balance,

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while **16.1%** indicated that they were unable to balance their work and personal responsibilities effectively. Regarding workplace challenges, **73.6%** of the respondents stated that they face challenges in their work environment, whereas **26.4%** reported that they do not experience such challenges. These results indicate that workplace challenges are common among married women in the banking sector; however, despite these difficulties, the majority of respondents believe they are able to maintain a healthy balance between their professional and family lives. This suggests that many respondents have developed effective ways of managing their work and personal responsibilities.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.447[a]	0.200	0.190	0.332
a. Predictors: (Constant), CH				

The summary of the regression analysis of workplace challenges (CH) and work-life balance (WLB) is presented in Table 2. The correlation coefficient (R) of 0.447 is a moderate positive correlation and it implies that greater work-life balance is linked to less workplace challenges. The value of R Square (0.200) indicates that workplace challenges explain 20 percent of work-life balance variance, which implies that other variables are responsible in the rest 80 percent. These results highlight the importance of tackling the problems of the workplace as well as investigating other variables that might influence the level of work-life balance in married working women in the banking industry.

Table 3: Binary Logistic Regression Analysis on Work-Life Balance & it's Challenges

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Challenges (1)	-2.446	0.666	13.484	1	0.000	0.087
	Constant	2.708	0.516	27.501	1	0.000	15.000
a. Variable(s) entered on step 1: Workplace Challenges.							

This logistic regression analysis demonstrates that the workplace issues (CH) significantly affect the work-life balance (WLB) negatively. The CH coefficient is -2.446, which means that the more difficulties are present in the workplace, the lower the chance of having a positive work-life balance. The relationship is statistically significant with a Wald statistic of 13.484 and a p-value of 0.000. Thus, we accept the alternative hypothesis (H1) and reject the null hypothesis (H0) that challenges do not have a significant effect on the work-life balance.

DISCUSSION

The findings of this study support **H1**, which states that workplace challenges have a significant effect on the work-life balance of married women working in the banking sector. The logistic regression analysis revealed a statistically significant relationship between workplace challenges and work-life balance (**B = -2.446, p < .001**). The negative regression coefficient indicates that an increase in workplace

challenges reduces the likelihood of maintaining a satisfactory work-life balance. This finding suggests that married women employed in banks face difficulties in balancing professional responsibilities with family obligations when workplace demands become more demanding.

The banking sector is characterized by long working hours, performance targets, heavy workloads, and strict deadlines. These job-related demands often increase stress levels and limit the time available for family and personal responsibilities. Married women frequently perform multiple roles as employees, spouses, and caregivers, making them more vulnerable to work-family conflict when organizational support is limited. As workplace challenges increase, maintaining a healthy balance between work and personal life becomes increasingly difficult.

The present findings are consistent with recent studies that identify workplace demands as one of the strongest predictors of work-life imbalance. Haar et al. (2022) reported that excessive job demands and organizational pressures negatively influence employees' ability to balance work and family responsibilities across different countries. Similarly, Allen et al. (2023) concluded that high workload, role conflict, and workplace stress significantly reduce employees' work-life balance and overall well-being. Their findings emphasize that organizations should minimize unnecessary job pressures to improve employee satisfaction and productivity.

Research conducted in developing economies also supports these findings. Riaz and Khan (2023) found that female employees in Pakistan's banking sector experience considerable work-family conflict due to demanding work schedules, workload, and family responsibilities. Their study concluded that workplace challenges directly affect psychological well-being and reduce employees' ability to maintain a healthy work-life balance. Likewise, Malik et al. (2024) reported that supportive organizational practices, flexible work arrangements, and manageable workloads help married women better balance their professional and family responsibilities.

Overall, the findings demonstrate that workplace challenges remain a major barrier to achieving work-life balance among married women in the banking sector. Banking institutions should therefore introduce supportive human resource policies, reasonable workloads, flexible scheduling, and stress management initiatives to reduce workplace pressures and improve employees' overall quality of life. Such measures can contribute to higher employee satisfaction, lower turnover intentions, and improved organizational performance.

CONCLUSION

This study examined the effect of workplace challenges on the work-life balance of married women working in the banking sector in Karachi. The findings revealed that workplace challenges have a significant negative effect on work-life balance. Although a large proportion of respondents reported maintaining a satisfactory work-life balance, most also acknowledged facing considerable workplace challenges. This indicates that married women continue to experience work-related pressures while making continuous efforts to manage both their professional and family responsibilities.

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The results further suggest that increased workplace demands, such as workload, job stress, and time pressures, make it more difficult for married women to achieve a healthy balance between work and personal life. The study confirms that workplace challenges remain an important factor influencing employees' overall well-being and their ability to perform effectively in both professional and family roles. Therefore, organizations should recognize the importance of creating a supportive work environment that enables married women to fulfill their responsibilities without compromising their health, family life, or job performance.

RECOMMENDATIONS

- Banks should introduce flexible working arrangements, including flexible working hours and hybrid work options where operationally feasible, to help married women better manage their work and family responsibilities.

- Management should regularly review employee workloads and distribute tasks fairly to reduce excessive work pressure and job-related stress. Adequate staffing levels can also help prevent employee burnout.

- Employee assistance programs, stress management workshops, and counselling services should be made available to support employees in dealing with workplace pressures and maintaining their psychological well-being.

- Banks should strengthen family-friendly policies by providing maternity support, emergency leave, and childcare assistance where possible. Such initiatives can improve employee satisfaction and reduce work-family conflict.

- Supervisors should receive training on supportive leadership practices so that they can better understand employees' personal responsibilities and provide appropriate guidance and flexibility when required.

- Future organizational policies should focus on improving work-life balance as part of employee retention and talent management strategies, particularly for female employees working in demanding positions.

LIMITATIONS

- The study was limited to married women employed in the banking sector of Karachi; therefore, the findings may not be generalizable to other cities, industries, or unmarried employees.

- The study used a relatively small sample size, which may limit the generalizability of the results to the entire banking sector in Pakistan.

- Data were collected using a self-administered questionnaire. Since responses were based on participants' perceptions, the possibility of response bias cannot be ruled out.

- Only workplace challenges and work-life balance were examined in this study. Other factors, such as organizational culture, leadership style, family support,

personality traits, and job satisfaction, were not included and may also influence work-life balance.

- The study adopted a cross-sectional research design, which captures respondents' views at one point in time. A longitudinal approach could provide a better understanding of how workplace challenges and work-life balance change over time.

SIGNIFICANCE OF RESEARCH

The importance of the study is that it contributes to the knowledge of the particular difficulties experienced by married women in a work-life balance in the banking sector, which is a high-demand industry with long working hours. The study will illuminate how effective organizational policies designed to enhance work-life balance are, and the coping strategies that married women adopt to balance their work and family lives.

This study is especially applicable in terms of Pakistan, where social and cultural dictates of gender roles tend to impose extra responsibilities on married women to balance family and work life. This study will also be able to educate banking institutions on how they can design superior policies and programs that would facilitate the implementation of work-life balance, which in turn will facilitate job satisfaction, lower turnover and improve productivity.

In addition, the research can also be used to join larger debates about gender equality in the workplace and can be a prototype of future studies in different industries or regions. The insights from this research can also help government and HR policymakers in shaping better work-life balance policies that cater specifically to the needs of women in the workforce.

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