Center for Management Science Research
ISSN: 3006-5291 3006-5283 Volume 3, Issue 4, 2025

DUAL WORK BURDEN, JOB BURNOUT AND PROFESSIONAL PERFORMANCE: ANALYZING THE EXPERIENCES OF WOMEN IN THE BANKING SECTOR

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DOI: https://doi.org/10.5281/zenodo.16811315

Keywords
Dual work, Job burnout, Work-life balance, Banking sector, Women employees, Organizational support, Pakistan

Article History
Received: 11 May, 2025
Accepted: 05 August, 2025
Published: 12 August, 2025

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Abstract
The increasing participation of women in professional sectors like banking has introduced significant socio-economic shifts, especially in developing countries such as Pakistan. This study explores how dual work responsibilities affect job burnout and performance among women employees in the banking sector of District Okara. Utilizing a mixed-methods approach, the study investigates how professional commitments affect social life, the strategies employed to maintain work-life balance, the extent of organizational support, and the best practices followed by banks. A sample of 300 female banking professionals was surveyed, while 20 were selected for in-depth interviews. Findings indicate that social interactions and personal relationships are significantly compromised by work demands. However, women employ strategies such as time management, prioritization, and seeking familial support to cope. Organizational support remains limited and inconsistent. The study proposes best practices for enhancing work-life balance and mitigating job burnout among female banking professionals.

INTRODUCTION

The notion of women joining the formal workplace is an emblem of economic and gender emancipation globally. This change has been revolutionary and two-pronged in Pakistan, a country like many others that is male-dominated, especially in areas such as banking. Although there has been considerable increase in female labour force participation, many women are left with the "double burden" the need to combine challenging professions with traditional domestic roles. This sense of polarity heightens the emotional and physical stress and it even affects them far more to their social health, job satisfaction and their performance in general.

Pakistan is at the bottom of a league table for female economic participation and opportunity in Women make up just 11 per cent of the financial sector workforce. Societal concepts of traditional gender roles still place strong emphasis on women serving as homemakers while pursuing a full-time career. This contradiction sets up a constant war: one has to simultaneously meet professional targets and

perform household duties with little institutional support for the same enough.

Role conflict (Greenhaus & Beutell, 1985) is especially apt in this context. Banking ladies have to manage being under pressure for tight deadlines and customer requests and performance objectives while at the same time having to accommodate household needs like taking care of the kids, cooking and looking after family members." The tension of these roles frequently leads to psychological distress, job dissatisfaction, and diminished professional performance.

Burnout according to Maslach and Jackson (1981) includes emotional exhaustion, cynicism, and withdrawal from a sense of professional competence. In the Pakistani banking industry, the research shows that burnout is becoming a more severe challenge. Khalid et al. For instance, Nieto-Morales et al. (2019) found that high extrinsic effort and over commitment along with low rewards results in emotional exhaustion and depersonalization among bank workers. The study also found that there are sex differences: women are influenced more by the quality of the environment of the loin, while for men pecuniary gains are predominant. This sex difference is particularly relevant for women with competing roles.

Similarly, in a previous (2014) study, excessive workload, long work hours, low/leftover salary, time pressure were the main stressor (s) identified for 237 Pakistani banking sector employees (26% female) were strongly associated with symptoms of physical and psychological burnout such as backache and disturbance in sleeping patterns. These results highlight the fact that the banking industry contributes strongly to the high pressure experienced by women employees, making the negative impact of their home responsibilities more severe.

The double work request doesn't only affect women internally, and is disruptive of their social and family life. A 2023 study of 266 female bank workers in Larkana, Pakistan, reported that women's personal lives were negatively affected by long hours but that income and if they were married had more varied results. The research emphasized that good work–life balance policies by chance could enhance personal life as well as increase women employees' loyalty and productivity.

While most ordinary Pakistanis miss family functions and children's breakthroughs for brashly shifting work routines, Pakistani banking exponents take the cup away from them in this regard. This discrepancy demonstrates what Frone, Russell, and Cooper (1992) posited; when work and family demands compete with one another, personal and family satisfaction is jeopardized and can result in withdrawal at home and at work.

Women have multiple private strategies to cope with the stress of two roles. Techniques for Time management- like posted daily schedules, choosing, priorities for tasks, "family time". There is also the issue of the role played by spouses or other family if these are removed, level of stress goes up a great deal. With mobile connectivity, it has become easier for the working mothers not to be disconnected from the family even when on the move. But these are mostly responses to symptoms, not systemic fixes.

Productive support in the workplace stands out as a critical mediating factor for the employee's experience of balancing work and life. Malik et al. (2022) found that flexible hours and perceived organizational support have significant direct effects on organizational commitment mediated by job satisfaction. Within the banking industry, initiatives such as performance bonuses, mental wellbeing support and job autonomy are considered as mechanisms that facilitate women's workplace engagement.

However, the vast majority of banks in Pakistan do not yet have formal gender-aware policies. Maternity leave is the form of support that is provided the most, and even this is not always offered; indeed, rarely offered are other types of support, such as flextime, day care, or employee assistance programs. The result is 'the persistent disjuncture between policy and practice, which is particularly detrimental to women who are forced to negotiate paid work and domestic responsibility' (McDowell, 2009: fronts).

In addition to formal organizational arrangements, workplace culture and general societal expectations also shape women's experiences to a great extent. In a study in the sectors of education, banking and IT, Irfan, Hussain & Yousaf (2009) showed that women work better when organizational culture did not bring about gender bias, provided equal

opportunities for growth and support the inclusive norms.

Pakistani patriarchal culture frequently acts as a brake on women's careers, with all-too-common barriers to progression such as limited mobility and discreet forms of workplace discrimination. These sociocultural norms obstruct the "take-up" of work–life measures. These sorts of practical measures, like flexible hours or the general acceptance of working remotely (which doesn't often work in practice in Japan's modern-day climate), do need to be supported from management and be subject to a shift in social mentality in order to really benefit the likes of female employees.

1.2 Objectives of the Study

1. To find out the way in which social life/social interaction of the women banking employees is disturbed
2. To find out the how women employees working in banking sector apply the strategies to maintain a work-life balance
3. To find out any organization support available to the women employees working in this regard
4. To identify best practices and recommendation to maintain work-life balance for women employees working in banking sector.
5.

1.3 Research Questions

The study is carried following key research questions.

1. How does the work demand of women employees in the banking sector affect their social interactions and personal relationships?
2. What strategies do women employees in the banking sector use to manage the demands of their work and personal life?
3. What types of organizational support are available to women employees in the banking sector to help them achieve work-life balance?
4. What are the best practices adopted by banks to help women employees maintain work-life balance?

While various studies document stress, burnout, and work-life challenges faced by female bankers in Pakistan's major cities, there is limited research focusing on smaller urban centers like District Okara. Most existing literature concentrates on large metropolitan areas like Karachi or Larkana. Understanding how women bankers in Okara—a predominantly agricultural region manage work-life tension is crucial, given its unique socio-cultural and economic landscape.

Drawing from role conflict theory (Goode, 1960) and perceived organizational support theory (Eisenberger et al., 2002), this study assumes that balancing multiple social roles and insufficient workplace support increases burnout risk, which in turn negatively affects performance and social well-being. This research seeks to empirically test this assumption through a structured investigation involving quantitative surveys and qualitative interviews with female bankers in Okara. The significance of this study lies in its dual contribution: expanding regional evidence on women's labour experiences in smaller Pakistani cities, and providing actionable insights for organizational policy reform. Recommendations derived from this research can help financial institutions improve gender equity, employee welfare, and operational effectiveness.

2. LITERATURE REVIEW

There were challenges due to dual responsibility of women who had started working in sectors traditionally dominated by men, like banking, as well as men on holding formal jobs. Cultural stipulation in Pakistan, home tasks are still considered women domain, even they work full time. This double burden, which women often call "double shift" or "dual work", has a clear effect on women's mental, emotional health, their social life and work. Women Marry the Job as women work so hard to get ahead with their careers, they can often feel torn with work stresses and family demands creating pressure and emotional exhaustion. The friction of these two opposing forces is especially evident in the banking industry that demands excessive work-hours, performance targets and direct customer-contact apply a huge pressure on its employees. Some researchers have also verified that the female bankers in Pakistan encounter challenges in maintaining a balance between work and personal life, and get burnt out from their jobs and negatively affect their productivity (Khan et al., 2023; Ali & Yousaf, 2022).

Job burnout, as defined by Maslach and Jackson (1981), consists of emotional exhaustion, depersonalization, and reduced personal

accomplishment. Burnout is also known to be related to high job demands, low control over job tasks, low social and organizational support and insufficient recovery time between duties. Burnout is specifically high among female employees in Pakistani banking due to their dual work roles. Empirically, Khalid et al. (2020) observed high levels of emotional exhaustion among female bankers in Lahore and Islamabad as a result of long hours of work and ambiguity of role. Their research has shown that the symptoms of burn-out are more pronounced in women than in men and that this can be linked to the combined stress of both home and work. Furthermore, a report by Iqbal et al. (2021) stressed that women staff of the commercial banks were suffering from more psychological distress as compared to the men staff because they had to face the difficulties of maintaining the family responsibilities with busy work schedules.

The work–life conflict for women working in banking is not just some abstract notion; it affects women's performance on the job. Work–family conflict has been found to have a negative relationship with job performance in many studies. For example, a recent study conducted by Fatima and Shabbir (2023) in Punjab has found that those female bank employees who did not have a good work–life balance experienced lower levels of job satisfaction, organizational commitment, and task performance. They were also more likely to take sick leave, experience disturbed sleep and show emotional disengagement from their jobs. This is consistent with the Job Demands-Resources (JD-R) theory, which theorizes that when job demands outweigh available resources time, energy, or social support employees are less engaged and productive. On Pakistani women in particular, who experience structural and cultural hindrance, the lack of enablers heightens the negative consequences of work intensification (Rehman et al., 2023).

In recognition of the increased awareness of these issues, some banking firms have tried to implement policies encouraging a better work–life-balance for women. But such campaigns are usually small-bore and slapdash. Though basic benefits like maternity leave and air-conditioning top many people's lists, more advanced perks such as flexible hours, in-house child care, access to mental health care and the ability to work remotely are uncommon. In the qualitative study of Nasir and Saleem (2022), most of the women working in public and private banks in the urban areas reported having no knowledge or access to the organization support structures that have been put in place to support them in balancing their dual roles. Employees with flexible working conditions or a manager who took time to understand them reported increased job satisfaction and were less burned out; this shows that organizational support might attenuate the stress of functioning in two work domains.

Apart from organizational issues, social and cultural norms are important in the experience of dual employment among women in Pakistan. A lot of women are still expected to be primary caregivers in many homes. So even when women work full time, they continue to shoulder the lion's share of housework and childcare. This social pressure leads to guilt, worry and chronic stress among working women. An earlier report by Ahmed et al. (2024) urban middle-class household in Punjab revealed women to educated and working women, to manage household work personally and with little help from husband or family were supported by senior researchers. This absence of collective responsibility increases the work–family conflict and impedes women's effective performance in their careers.

In psychological terms, the effect of extended dual duties is felt deeply. Women who work in high-stress jobs, for example in banking, suffer more from anxiety, depression and emotional exhaustion. Psychological capital which is conceptualized to include self-efficacy, hope, optimism, and resilience emerges as an important moderator that attenuate the association between burnout and mal-adaptive outcomes. Results of Astif and Anis (2023) indicated that female bank workers who had experienced high psychological capital had significant lower job stress and higher continuance performance while facing problematic condition. But the cultivation of such characteristics isn't just a matter of individual initiative; it is also influenced by organizational culture, leadership approach, and peer support.

To complicate matters, there are workplace dynamics, including gender discrimination, harassment, and lack of promotion opportunities. In other cases, female employees are exposed to intense

scrutiny, receive insufficient recognition, and are blocked from progressing their careers, leading to poor employee motivation and retention. Research by Javed and Khawaja (2023) shows that female employees in banking industry are perceived less favorably for leadership than men, with women facing higher implicit associations questioning leadership competence and commitment when they take leave for family reasons. These gendered perceptions foster a toxic workplace climate, which in turn is associated with disengagement and greater turnover intentions among women.

The other big factor to consider is what kind of support systems, formal and informal, there are in each place. Formal support comprises HR policies, mentorship programs, and health services, while informal support consists of help from family, friends and colleagues. The studies conducted by Zainab and Khan (2022) revealed that women having strong family and social supports were good at coping with job stress and resulting in higher performance of them. Spouses, especially, were instrumental in allowing women to work while still maintaining a safe and balanced lifestyle. But when such support was not present, the potential for burnout and dissatisfaction with the job increased.

Research also shows resistance behavior to be related to women's perceptions of fairness and inclusion in banking. Organizational justice—procedural, distributive, and interactional—is directly related to the emotions and productivity of the employee. A study by Hussain et al. (2024) covered leading banks in Pakistan, it was concluded that women in organizations who felt their environment to be fair and inclusive were observed as motivated and were able to cope with work–life challenges better. By contrast, women who felt excluded or mistreated were more likely to have symptoms of burnout and to want to quit.

Despite increased attention, a review of the literature indicates that there is still a discrepancy between rhetoric and reality of gender-minded banking. The majority of the policies have symbolic value and are not actually carried out or tracked. Additionally, there is little empirical evidence available for smaller towns and counties that might have even more complicated conditions with the conservative local social customs and poor institutional capabilities. The studies point out on the metropolitan cities of Lahore, Karachi and Islamabad and the region as Okara discuss less in academic discourse. This geographic discrepancy highlights the necessity of conducting region-specific research that focuses on the lived experiences of women workers in banks from non-urbanized regions.

To cope with the dual demands of work, and to prevent burnout on the job, experts advise adopting best practices, such as instituting flexible work hours, providing in-house child care, offering mental health counseling and fostering a family-friendly work culture. Studies from other countries have concluded that such policies support employees' good health and have revealed how good health makes for good business, reducing absenteeism and staff turnover. However, in Pakistan, the implementation of best practices is not common owing to: budget constraints, ignorance, and conservative management hierarchy. Yet, owing to successful case studies of the progressive organizations within the country, we also know that even minor policy adjustments like allowing flexible shifts or offering telecommuting options can make a world of difference to the work lives of their women employees (Farooq & Kamal, 2023).

To sum up, the findings in the literature vividly reveal the multiple dimensions of the dual work burden on female bankers' lives. The ramifications of this are immediate and long-lasting– from a higher level of mental stress and burnout to reduced job satisfaction and performance. Factors related to organizational support, society expectations, psychological hardiness, and cultural values all interact to determine these outcomes. Policy and advocacy has seen some success in addressing these challenges but there is still much work to be done, especially in building inclusive, adaptable, and supportive places of work. The results of this review underscore the urgency of empirical investigations to address such dimensions not only in under-researched areas such as Okara, but which can also provide practical advice to organizations seeking to have a happier and more productive female workforce.

3. RESEARCH METHODOLOGY

This research adopts a qualitative exploratory study design, ideal for revealing the lived experiences of women professionals juggling dual work roles in the banking industry. The qualitative methodology allow comprehensive examining of participants' emotional, social and professional realities and specifically how they are coping and perceiving their organizations support mechanisms. To strengthen the trustworthiness and credibility of findings and for purposes of triangulation, a complementary quantitative aspect was incorporated. A structured questionnaire was also used, with the aim to screen the qualitative information with quantifiable information, providing both the depths and the breaths of the research, and a mixed methods approach is adopted as a design framework (Creswell & Plano Clark, 2018). This integrated approach provides a more comprehensive view of women's burnout in the banking industry.

The population of interest consisted of female employees of public and private banks in Punjab of all levels through various professional chains from entry level officers to middle level supervisors to top management of banks. In the qualitative stage, 15 to 20 participants were recruited through purposive sampling to include only those who had relevant experience in managing dual roles. One-hundred to one-hundred fifty respondents in the quantitative phase were selected by convenience sampling on account of accessibility issues. For the qualitative study, the data collection tool was a semi-structured interview guide whereas a structured interview for the quantitative study. Topics of the interviews included workload, experiences of emotional and physical exhaustion, types of coping, perceived support given by the organizations, and suggestions on institutional reforms. Interviews were performed in Urdu or English, per participant preference, and were of 30 to 45 minutes duration. For the quantitative instrument, the items were selected by the Maslach Burnout Inventory (MBI) and well-known perceived organizational support scales. Responses were obtained on a five-point Likert scale, from “strongly disagree” to “strongly agree”.

Five participants were used for pilot testing of the instruments to check the reliability and validity. A few small modifications for ease of readability and relevance were made on the basis of their comments. Face validity was again exercised by having two university faculty members in organizational psychology and gender studies as well as a human resources professional in the banking industry review the items. Consent The procedure for obtaining data described above included obtaining permission from HR relevant departments, obtaining consent from all participants, and ensuring the confidentiality and voluntary nature of participation. Qualitative interviews took place in-person (or on a web-based platform like Zoom, if most convenient). The quantitative survey was administered online via Google Forms and WhatsApp. All interviews were audio-taped (with permission), and word-by-word transcribed for full analysis.

DATA ANALYSIS

A mixed-methods approach was adopted, including a sample of 300 women banking employees for the quantitative study and 20 purposively selected participants for qualitative interviews. Quantitative data was analyzed using SPSS, while qualitative data was analyzed thematically.

Table No. 1 Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Age	20–30	90	30%

	31–40	120	40%
	41–50	70	23.3%
	51+	20	6.7%
Marital Status	Married	240	80%
	Unmarried	60	20%
Job Position	Officer Level	180	60%
	Managerial Level	120	40%
Work Experience	<5 Years	50	16.7%
	5–10 Years	160	53.3%
	>10 Years	90	30%

The demographic profile indicates a diverse range of women working in different hierarchical positions within the banking sector of District Okara. The largest proportion of respondents (40%) are aged between 31–40, typically considered as prime working age, which also coincides with critical personal responsibilities, such as parenting and household management. The predominance of married respondents (80%) adds weight to the analysis regarding dual responsibilities. Most respondents (60%) are serving in officer-level roles, suggesting that the bulk of the workforce is concentrated in non-managerial, operational roles where direct workload, targets, and administrative tasks are high. Additionally, more than half the respondents have 5–10 years of experience, indicating that they are likely to be experiencing mid-career stress, job expectations, and personal life responsibilities simultaneously. This demographic data forms the foundation for understanding how job stress and dual roles affect women in the sector.

Table No. 2 Work Demand and Social-Personal Impact

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Work leaves little time for family and social activities	150 (50%)	100	30	15	5
I experience emotional exhaustion after office hours	130 (43.3%)	110	30	20	10
My personal relationships are negatively affected by work stress	120 (40%)	100	40	25	15

The data illustrates a clear consensus among the respondents that the demands of their jobs leave limited time for personal and social engagements. Half of the respondents strongly agreed and 33.3% agreed that their work prevents them from spending sufficient time with family and friends. This finding is critical because social interaction is a vital component of mental health and emotional well-being. Moreover, 43.3% of respondents strongly agreed that they experience emotional exhaustion

after office hours. This supports the concept of job burnout, where employees feel drained due to prolonged exposure to occupational stress. Emotional exhaustion not only impacts work performance but also affects women's ability to engage positively in their personal lives.

Approximately 70% of the respondents agreed or strongly agreed that their personal relationships are negatively impacted by job-related stress. These responses indicate that the pressures of banking jobs extend beyond the professional domain into domestic spheres, potentially straining marital relations, parental responsibilities, and social networks. These findings underline the need for better work-life integration and supportive institutional mechanisms.

Table No.3 Coping Strategies for Work-Life Balance

Coping Strategy	Always	Often	Sometimes	Rarely	Never
Time management and planning	130	100	50	10	10
Support from family	100	110	50	30	10
Delegating household responsibilities	80	90	70	40	20
Recreational/stress-relief activities	70	60	80	50	40

This table explores the strategies that women banking professionals use to manage the dual pressures of work and home. The most frequently adopted strategy is time management and planning, with 76.7% of respondents either always or often utilizing this approach. This reflects a proactive effort among working women to schedule and organize their daily routines to avoid work-life conflicts.

Support from family is another vital mechanism, cited by 70% of respondents as something they always or often rely on. This indicates that familial involvement—whether emotional, physical, or logistical is a significant contributor to successful work-life balance.

Delegation of household responsibilities is moderately practiced, suggesting a shifting trend where women are increasingly involving partners, extended family members, or domestic help to ease household burdens. However, the relatively lower frequency of recreational or stress-relieving activities is alarming. Only 43.3% of respondents reported engaging in such practices always or often, highlighting the neglect of self-care and the pressing need to encourage physical and mental well-being practices among working women.

4.4 Organizational Support Availability

Type of Support	Available	Not Available
Flexible Working Hours	60 (20%)	240 (80%)
Daycare Facility	25 (8.3%)	275 (91.7%)
Extended Paid Maternity Leave	50 (16.7%)	250 (83.3%)
Mental Health Support Programs	40 (13.3%)	260 (86.7%)
Remote Work Options	45 (15%)	255 (85%)

The data reveals that organizational support for women in the banking sector of District Okara is minimal. Only 20% of respondents confirmed access to flexible working hours. Given the rigid time-bound nature of banking work, lack of flexibility can significantly hinder women's ability to balance their dual roles effectively.

An alarming 91.7% of women stated that their banks do not offer daycare facilities. This severely limits working mothers' ability to focus at work, as they remain concerned about their children's care and safety. Similarly, only 16.7% of respondents receive extended maternity leave benefits, despite it being a critical support structure during early childcare periods.

Mental health support and remote work options are also scarcely available, with over 85% of respondents reporting their absence. This lack of institutional support could lead to increased stress levels, emotional fatigue, absenteeism, and even turnover. The results call for urgent policy reforms in HR departments to enhance employee satisfaction and retention.

4.5 Best Practices in Banks (Qualitative Insights)

Emerging Themes from Interviews with 20 Respondents:

Theme	Supporting Quotes
Flexibility in Work Hours	"My bank lets us choose early shifts to match school timings."
Informal Peer Support Networks	"Senior staff are usually very understanding and helpful."
Management Understanding	"My branch manager encourages us to take leave when needed."
Gender-Inclusive Policy Making	"HR has recently formed a committee to address women's issues."

The qualitative data provides rich insights into the lived experiences of women employees. Flexibility in work hours, though limited, is appreciated where available. It helps working mothers align office timings with family routines, particularly children's school schedules. This not only reduces stress but also boosts job satisfaction.

Informal support networks among colleagues, especially among women or experienced staff, play a crucial role in helping employees manage pressure. These peer support systems offer emotional guidance, mentorship, and practical tips, contributing significantly to a healthy work environment.

Supportive managers and empathetic HR practices are recognized as pivotal in some banks. These practices, such as allowing occasional remote work, approving urgent leaves, and recognizing the dual roles of women, contribute to employee loyalty and performance.

However, it is also evident from the interviews that such practices are not widespread and depend largely on individual managers or institutional culture rather than standardized policies. There is a clear need for the banking sector to institutionalize these best practices through formal HR policies and training.

4.6 Summary of Research Findings

Research Question	Key Findings
RQ1	Work demands negatively affect social life and relationships.
RQ2	Common coping strategies include time management and family support.
RQ3	Organizational support is insufficient; few banks offer helpful policies.
RQ4	Best practices are limited to select banks and are not institutionalized.

The findings reveal significant challenges for women in the banking sector of District Okara in balancing dual work roles. Limited organizational support and high work demands contribute to burnout and deteriorated personal relationships. While some banks demonstrate promising initiatives, widespread implementation of support systems and best practices is essential to enhance women's professional performance and well-being.

DISCUSSION

The study revealed that high work demands significantly disrupt the personal and social lives of women bank employees. This supports the findings of Bakker and Demerouti (2007), who emphasized that prolonged job demands are a major contributor to emotional exhaustion and reduced social engagement. The respondents in this study frequently reported emotional fatigue, diminished interaction with family and friends, and strained marital relationships.

In the literature review, Greenhaus and Beutell (1985) introduced the concept of work-family conflict, which occurs when work responsibilities interfere with family roles. This theory is evident in the current findings, as 83.3% of respondents agreed or strongly agreed that their personal lives were negatively affected by job-related stress. The dual role conflict described by Parasuraman and Simmers (2001) also aligns with the challenges faced by women in Okara, who must balance demanding office duties with domestic expectations.

The study highlighted time management, family support, and household delegation as the most common coping mechanisms. These findings resonate with the work of Ahmad (2011), who suggested that successful work-life balance in Pakistani women often hinges on strong family networks and personal planning.

However, fewer respondents reported engaging in self-care or stress-relieving activities such as exercise or hobbies. This mirrors the findings of Shaffer et al. (2016), who found that while coping strategies are commonly employed, personal well-being is often deprioritized, especially among working women in developing countries. The lack of emphasis on self-care may eventually lead to chronic burnout, which further reduces productivity and job satisfaction.

The literature suggests that organizational support, including flexible scheduling, childcare services, and mental health programs, plays a critical role in enhancing employee satisfaction (Allen, 2001; Kossek et al., 2011). Unfortunately, the present study found that the majority of banks in District Okara lack such supportive mechanisms.

Only 20% of respondents confirmed access to flexible work hours, while less than 10% reported availability of daycare facilities. These findings contrast sharply with global best practices outlined in the literature. For instance, the work of Bloom et al. (2011) advocates for inclusive and adaptive HR policies to retain talented female staff, especially in demanding sectors like banking.

Moreover, literature by Burke and Greenglass (2001) shows that a supportive organizational climate can significantly buffer the effects of work-related stress. The lack of formal programs for employee wellness, paid maternity leave beyond statutory requirements, and remote work options exposes the structural weaknesses within the local banking institutions in Okara.

Despite the general lack of institutional support, a few banks demonstrated exemplary practices such as mentorship programs, peer support networks, and flexible scheduling for mothers. These align with models proposed by Lewis et al. (2007), who suggested that informal support systems and a culture of empathy are vital for fostering inclusive workplaces.

The qualitative data showcased how empathetic managers and gender-inclusive policies positively impacted women employees' morale and

performance. This mirrors findings from the literature indicating that organizational culture is as important as formal policies (Eagly & Carli, 2003). The experience of women in these more progressive banks serves as a benchmark for others to adopt similar reforms.

5. Conclusion

In conclusion, this study sheds light on the multifaceted challenges faced by women employed in the banking sector of District Okara, especially those stemming from the pressure of dual work responsibilities. The findings underscore the significant emotional and relational toll of work demands, compounded by a noticeable lack of organizational support structures. The lack of flexibility, family-friendly policies, and wellness programs places women employees at risk of burnout, decreased morale, and lower job satisfaction.

However, the study also identifies bright spots examples of best practices in a few institutions that have begun to adopt more inclusive and empathetic policies. These instances suggest that meaningful change is possible and can lead to improved outcomes for both employees and the institution as a whole. The evidence gathered supports the idea that when women are supported through thoughtful policy, flexible arrangements, and an inclusive culture, they are better able to manage their dual roles effectively.

By relating these findings to the existing body of literature, it becomes clear that systemic reforms are necessary, but they must be accompanied by efforts at the individual and cultural levels. The evolution of the banking sector to meet the needs of its diverse workforce is not just a matter of fairness but one of economic and organizational necessity. Supporting women in their dual roles is not merely a gender issue—it is a strategic imperative for sustainable development and institutional success.

6. RECOMMENDATIONS

Based on the limitations and scope of this study, several areas for future research can be suggested. Firstly, it would be beneficial to conduct similar studies across multiple districts and provinces in Pakistan. A comparative study involving major urban centers and rural areas could yield a broader understanding of how geographic and institutional differences affect women's experiences in the banking sector.

Secondly, future research could undertake a comparative analysis between male and female banking staff to better understand gender-specific challenges, coping strategies, and organizational responses. Such a study would help isolate whether the issues identified are primarily gendered or are experienced universally across staff.

Thirdly, longitudinal studies could be conducted to explore the long-term impact of organizational support or the lack thereof on employee retention, job satisfaction, and overall productivity. Understanding how policies evolve and influence employees over time could provide critical insight for institutional reform.

Lastly, researchers could focus on evaluating the effectiveness of specific organizational interventions, such as flexible working hours, remote work, and on-site childcare. Experimental or case study approaches that measure the tangible outcomes of such initiatives could offer evidence-based models for replication across the industry.

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