

WORK-FAMILY CONFLICT:
A CASE STUDY OF WOMEN IN PAKISTANI BANKS

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To my wonderful Ammi and Papa
Mrs Nighat Faiz and Prof Faiz Ahmad Faiz
for their unconditional love and unwavering support

Abstract

Despite a plethora of empirical evidence on the work-family interface in ‘the West’, very little research has been carried out on the experiences of women in the context of Pakistan. Gender inequalities persist in the Pakistani labour market and women’s employment is skewed towards agriculture and ‘respectable’ professions, such as academia and medicine. However, following the privatisation of the banking industry, women have been gaining visibility in this profession despite societal pressures to either conform to the homemaker role or remain in ‘women’s work’. What makes the Pakistani context unique is the interplay between gender, culture, religion, class and family structure. This affects reconciliation of work and family roles among working women. This thesis contributes to an understanding of the experiences of working women in a gendered, patriarchal, Muslim society. It offers an indigenous conceptualisation of the contours, causes, consequences and coping strategies (Four C’s) of work-family conflict (WFC) among women working in Pakistani banks through a multi-layered, feminist, intersectional approach that gives voice to women.

The study foregrounds women’s experiences at the individual-level; however, it also considers the broader structures such as the extended family system, the male-dominated banking industry and the contradiction of Islamic teachings with the societal norms regarding women’s paid employment. Consequently, the conceptual model of Four C’s of WFC offers a systematic and coherent categorisation of the causes, consequences and coping strategies of WFC in a context-sensitive, multi-level, intersectional, feminist approach framework. Such indigenous manifestations of WFC in the Pakistani context can inform research in similar contexts. Based on a mixed method approach the fieldwork collected empirical evidence through 280 scoping questionnaires and 47 in-depth, semi-structured, face-to-face interviews in four different banks in Punjab province of Pakistan.

The study reveals the most extreme, yet masked, forms of oppression and the subtleties of agency in the context of religious, patriarchal and cultural understandings of ‘work’ that also impact the salience of other social categories, e.g. class and family structure. In the main, the findings suggest a gendered culture of silence in Pakistan in which women working in Pakistani banks lack opportunities to vocalise their subjugated positions in the work and family spheres. More specifically, the thesis points to the fact that these women are subject to, sometimes conflicting, organisational and societal pressures to conform to the respective images of ‘ideal worker’ and ‘good woman’ simultaneously. This, of course, has implications for the intensity. In doing so the study extends the existing WFC theoretical framework to include and consider not just the Four C’s of WFC but the intensity, duration and types experienced by women in particular contexts. However, the research also revealed that women in Pakistani banks are not passive victims, but active agents, making context dependent constrained choices to prevent or cope with WFC. For policymakers, the findings suggest the need for the formulation of context-specific initiatives to address work-family issues in patriarchal Muslim societies.

Keywords:

Work-family conflict, culture, gender, Islamic feminism, Pakistani, intersectionality, Bourdieu, Pakistani women, women in management, critical realism, multi-level

Declaration of Authorship

I, Rafia Faiz, declare that this dissertation entitled ‘Work-Family Conflict: A Case Study of Women in Pakistani Banks’ and the work presented in it are my own.

I confirm that:

This work was done wholly while in candidature for a Ph.D. at the University of Hertfordshire;

Where any part of this thesis has previously been submitted for a degree or any other qualification at this University or any other institution, this has been clearly stated;

Where I have consulted the published work of others, this is always clearly attributed;

Where I have quoted from the work of others, the source is always given. With the exception of such quotations, this dissertation is entirely my own work;

I have acknowledged all main sources of help;

Where the thesis is based on work done by myself jointly with others, I have made clear exactly what was done by others and what I have contributed myself;

Part of this work has been published as:

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Signed: _____

Rafia Faiz

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List of Abbreviations

APS:	Annual Performance Sheet
BM:	Branch Manager
CSB:	Central State Bank
FIW:	Family Interference with Work
HRM:	Human Resource Management
IB:	Islamic Bank
MNC:	Multinational Corporation
P.B.U.H:	Peace Be Upon Him
PB:	Private Bank
SSP:	Special Services Provider
SVP:	Senior Vice President
VP:	Vice President
WB:	Women-Dominated Bank
WFB:	Work-Family Balance
WFC:	Work-Family Conflict
WIF:	Work Interference with Family
WLB:	Work-Life Balance
WLC:	Work-Life Conflict

Table of Contents

ABSTRACT	3
DECLARATION OF AUTHORSHIP	4
ACKNOWLEDGEMENTS	5
LIST OF ABBREVIATIONS	6
TABLE OF CONTENTS	7
LIST OF FIGURES	12
GLOSSARY OF URDU WORDS AND PHRASES	13
CHAPTER 1: INTRODUCTION	17
1.1 Prologue	17
1.2 Introduction	19
1.3 Background to the study	22
1.4 Research aims and objectives	26
1.5 Original contribution	27
1.6 Structure of the dissertation	27
CHAPTER 2: SETTING THE SCENE: PAKISTANI CONTEXT	29
2.1 Introduction	29
2.2 Historical context of women’s work in Pakistan	29
2.2.1 Socio-cultural changes	30
2.2.2 Banking industry	31
2.3 Contemporary context of women’s work in Pakistan	31
2.3.1 Pakistani industrial setting	37
2.3.1.1 Banking industry	40
2.3.2 Family structures, support systems and women’s work	42
2.3.3 Working Women	46
2.4 Conclusion	47

CHAPTER 3: CONCEPTUAL FRAMEWORK OF WORK-FAMILY CONFLICT IN PAKISTAN	49
3.1 Introduction	49
3.2 Work-family interface	49
3.2.1 Role theory.....	50
3.2.2 Integration perspective: work-life balance	50
3.2.3 Positive perspective: work-life enrichment	51
3.2.4 Negative perspective: work-life conflict	52
3.2.5 Frone <i>et al.</i> 's (1992) model of work-family conflict.....	53
3.2.5.1 Limitations of Frone <i>et al.</i> 's (1992) model for WFC in the Pakistani context.....	54
3.3 Four C's of work-family conflict	55
3.3.1 Contours of work-family conflict	55
3.3.2 Causes of work-family conflict	57
3.3.3 Consequences of work-family conflict.....	58
3.3.4 Coping strategies of work-family conflict	61
3.4 Conceptualising work-family conflict in Pakistan	64
3.4.1 Gender roles and feminist perspective.....	64
3.4.2 Multi-level perspective	66
3.4.3 Intersectional perspective	67
3.4.4 Using Bourdieu's concepts.....	70
3.4.5 Reconciling feminism, intersectionality and Bourdieu	74
3.4.6 A conceptual model of work-family conflict in the Pakistani context	77
3.5 Conclusion	79
CHAPTER 4: METHODOLOGY	80
4.1 Introduction	80
4.2 Feminist methodological paradigm	80
4.2.1 Insider-outsider status	82
4.3 Research philosophy	83
4.3.1 Critical realist philosophy.....	83
4.3.2 Stratified ontology	84
4.3.3 Epistemology.....	86
4.4 Research strategy	87
4.4.1 Research settings	88
4.4.2 Research design	90
4.4.2.1 Research map.....	90
4.4.3 Mixed methods.....	93
4.5 Initial study: Scoping questionnaire (Appendix B)	94
4.6 Main study: In-depth interviews (Appendix C)	95

4.6.1 Designing the interview schedule (Appendix C)	97
4.6.2 Pilot Interviews	97
4.6.3 Language	98
4.6.4 Access and sampling	98
4.7 Observation and research diary (Appendix D)	102
4.8 Documentary review	103
4.9 Thematic data analysis	104
4.9 Research ethics	107
4.10 Conclusion	108
GLOSSARY OF URDU WORDS AND PHRASES	109
CHAPTER 5: FINDINGS FOR CONTOURS OF WORK-FAMILY CONFLICT	113
5.1 Introduction	113
5.1.1 Profiles of the participants (Appendix E)	113
5.2 Conceptualising work-family conflict in Pakistani banks	115
5.2.1 'Ideal worker' - 'good woman' conflict	115
5.2.2 Contextual emotional labour	117
5.3 Contours of work-family conflict	123
5.3.1 Directions of work-family conflict	124
5.3.2 Types of work-family conflict	125
5.3.3 Intensity of work-family conflict	131
5.3.4 Frequency of work-family conflict	132
5.3.5 Duration of work-family conflict	135
5.3.6 A conceptual model of the contours of work-family conflict	136
5.4 Typology of women working in Pakistani banks	137
5.5 Conclusion	141
CHAPTER 6: FINDINGS FOR CAUSES OF WORK-FAMILY CONFLICT	144
6.1 Introduction	144
6.2 Work-specific causes of work-family conflict	146
6.2.1 Organisational structures and processes	146
6.2.2 Limited flexible working arrangements	150
6.2.3 Inadequate childcare support systems	155
6.3 Family-specific causes of work-family conflict	157
6.3.1 Family <i>habitus</i> , structures and processes	158

6.3.2 Caring and domestic responsibilities	164
6.4 Domain-unspecific causes of work-family conflict.....	168
6.5 Conclusion	170
CHAPTER 7: FINDINGS FOR CONSEQUENCES OF WORK-FAMILY CONFLICT.....	172
7.1 Introduction.....	172
7.2 Work-specific consequences of work-family conflict.....	174
7.2.1 Slow career growth	174
7.2.2 Expectations of job discontinuity.....	181
7.2.3 Compromised job performance	184
7.3 Family-specific consequences of work-family conflict	188
7.3.1 Perceived family negligence	188
7.3.2 Mother-child Conflict.....	192
7.3.3 Delayed marriage.....	195
7.3.4 Marital conflict.....	196
7.4 Domain-unspecific consequences of work-family conflict.....	200
7.4.1 Health-related issues	200
7.5 Conclusion	205
CHAPTER 8: FINDINGS FOR COPING STRATEGIES OF WORK-FAMILY CONFLICT	207
8.1 Introduction.....	207
8.2 Work-specific strategies of coping with work-family conflict	209
8.2.1 Foregoing opportunities	209
8.2.2 Access to organisational benefits	211
8.3 Family-specific strategies of coping with work-family conflict	218
8.3.1 Intergenerational division of domestic labour.....	219
8.3.2 Discreet help from men in the family	224
8.3.3 Appropriating labour of the less fortunate.....	228
8.4 Domain-unspecific strategies of coping with work-family conflict	230
8.4.1 Sacrificing the self	230
8.4.2 Managing time	236
8.4.3 Seeking Support	238
8.5 Conclusion	239
CHAPTER 9: CONCLUSIONS	241
9.1 Introduction.....	241

9.2 General conclusions	241
9.2.1 Main conclusions of the findings: Four C's of Work- Family Conflict.....	246
9.2.2 Final conceptual model: Four C's of Work-Family Conflict	251
9.3 Theoretical and methodological contributions.....	253
9.4 Implications for research and practice	255
9.5 Research limitations.....	258
9.6 Future research.....	259
APPENDICES.....	261
APPENDIX A - LETTER SEEKING PERMISSION TO CONDUCT RESEARCH	262
APPENDIX B – THE SCOPING QUESTIONNAIRE.....	263
B.1 Designing the questionnaire	263
B.2 Copy of the scoping questionnaire.....	265
B.3 Access, sampling and distribution	271
B.4 Selective data analysis of scoping questionnaire	273
APPENDIX C – THE SEMI-STRUCTURED INTERVIEW SCHEDULE	277
C.1 Designing the interview schedule	277
C.2 Copy of the semi-structured interview Schedule.....	280
APPENDIX D – OBSERVATIONS AND RESEARCH DIARY.....	289
D.1 Organisational cultures, structures, layout and access	289
D.2 Interacting with Women in the Field	292
D.3 Women's voice and therapeutic nature of interviews	293
D.4 An excerpt from research diary during fieldwork	297
APPENDIX E – DEMOGRAPHICS OF PARTICIPANTS.....	299
REFERENCES.....	301

List of Figures

Figure 3.1	Frone <i>et al.</i> ,’s (1992) model of work-family conflict	54
Figure 3.2	A conceptual model of work-family conflict in Pakistan	78
Figure 4.1	Research map	92
Figure 4.2	Spread of interviews	101
Figure 5.1	A Conceptual model of the contours of work-family conflict.....	136
Figure 6.1	An analytical framework for the causes of work-family conflict	145
Figure 7.1	An analytical framework for the consequences of work-family conflict	173
Figure 8.1	An analytical framework for coping strategies of work-family conflict	208
Figure 9.1	Final conceptual model of the Four C’s of WFC in Pakistani context	252

Glossary of Urdu¹ Words and Phrases

abaya (عبایہ): gown worn by women to cover their bodies; sometimes also a part of uniform

abbu ji (ابو جی): (colloquial) respected father

acha chalo (اچھا چلو): (colloquial) leave it, it is fine

achi aurat (اچھی عورت): ‘good woman’

achi bahu (اچھی بہو): ‘good daughter-in-law’

Aitaqaf (عتقاف): an Islamic practice during the holy month of Ramadhan in which a Muslim isolates him or herself from the worldly desires and sits in a defined space (such as a separate room or in a mosque) to pray. This is usually for an odd number of days between 1-10.

ammi (مان): (colloquial) mother

auntie (آنتی): aunt; sometimes also used to refer to an older woman who is not a relative

aurat (عورت): a woman

bahar k kaam (باہر کا کام): chores outside the home traditionally performed by men

baho (بہو): daughter-in-law

baji (باجی): (colloquial) elder sister

bann thann ker (بن ٹھن کر): to dress up to look fresh in a rather glamorous way

banna sanwarna (بننا سنورنا): to dress up to look fresh in a rather glamorous way

baraat (بارات): the main wedding ceremony, usually in which the *Nikah* is recited for marriage registration and the bride leaves her parent’s home and moves into her husband’s home

bass (بس): (colloquial) that is it; enough(!)

bhaar main jaye bank (بہار میں جائے بینک): the bank can go to hell

bhabhi (بھابی): brother’s wife

bharaas (بھڑاس): frustration

biradari (برادری): clan

chaadar (چادر): a large scarf or shawl worn by women to cover the hair and torso; sometimes also used as a veil to cover the mouth

chardiwari (چار دیواری): four walls of the house; one’s private life

dadi (دادی): paternal grandmother

dewarani (دیورانی): husband’s younger brother’s wife

¹ National Language of Pakistan

dheet (ڈھیٹ): thick-skinned

dupatta (دپٹہ): long scarf worn by women over the head, over the chest, around the neck over the shoulders as a part of the traditional Pakistani dress code

ghar (گھر): home; also called *chardiwari*

ghar bachanay k liye (گھر بچانے کے لیے): to save home, to save marriage

ghar chalana full-time job hai (گھر چلانا فل ٹائم جاب ہے): being a house-wife is a full-time job

ghar ka kaam (گھر کے کام): domestic chores

haan (ہاں): yeah; right

hadis (حدیث): sayings of Holy Prophet Muhammad P.B.U.H

Hajj (حج): Islamic pilgrimage to Mecca; one of the five pillars of Islam

halal (حلال): the consumption of which is allowed in Islam

haram (حرام): the consumption of which is forbidden in Islam

haya (حیاء): modesty

hijab (حجاب): head-scarf that may not necessarily cover the mouth; veil

ibaadat (عبادت): prayer

insha'Allah (إن شاء الله): by the will of Allah

isha (عشاء): fifth and last main daily prayer in Islam; offered after the sunset

izzat (عزت): honour

jaith (جیٹھ): husband's elder brother

jaithani (جیٹھانی): husband's elder brother's wife

ji, hazoor (جی حضود): Yes, me Lord!

jora (جوڑا): traditional dress

kanal (کنال): a piece of land equal to 506 m²

khala (خالہ): mother's sister

khawateen (خواتین): plural of *khaaton*; women

koi baat nahin (کوئی بات نہیں): never mind; it is okay

maa (مان): mother

maami (مامی): aunt; mother's brother's wife

maasi (ماسی): elder maid or aunt

madam (میڈم): (colloquial) respected female manager

mahol (ماحول): environment

maika (میکہ): the original family before marriage; differentiated from *susraal* (the family after marriage)

- main bass abhi aai* (میں بس ابھی آئی): I shall be back shortly
- majbori* (مجبوری): constraint
- mama* (مما): *ammi*, mother
- manager sahib* (مینجر صاحب): (colloquial) respected male manager
- mard* (مرد): man, masculine
- marzi* (مرضی): choice
- masha'Allah* (شاء اللہ): by the grace of Allah
- merdaangi* (مردانگی): male chauvinism
- mullah* (ملاح): also called *maulvi*; self-appointed male Islamic preacher who has no legitimacy but exerts important cultural influence within communities
- na-mehram* (نا محرم): a man that a Muslim woman cannot marry
- nandain* (نندیں): plural of *nand*; sisters-in-law; husband's sister
- nani* (نانی): maternal grandmother
- naqab* (نقاب): a veil that covers the mouth
- naukar* (نوکر): employee
- nikah* (نکاح): marriage registration that is not rooted in Islam but is culturally considered so
- nikammi* (نکمی): opposite of *sati-sawitri*; unskilled
- nimco* (نمکو): traditional snack, nibbles
- nokri* (نوکاری): job; employment; service
- nokri ki tay nakhray ki* (نوکاری کی تے نخرے کی): a beggar has no choice
- pakoray* (پکورے): traditional fried snack made mainly of gram flour and potatoes
- pathan* (پٹھان): an ethnic group, usually from the North West Pakistan
- peechay batain kartay hain* (پیچھے باتیں کرتے ہیں): backbiting; talk behind our backs
- phupo* (پھوپو): aunt: father's sister
- Punjabi* (پنجابی): a local language commonly spoken in parts of province Punjab in Pakistan; similar to *Saraiki*, *Urdu* and *Hindi*
- purdah* (پردہ): veil of any form to maintain man-woman distance
- qaari sahib* (قاری صاحب): Islamic tutor for recitation of Quraan and prayer, etc.
- rizq* (رزق): income
- roti* (روٹی): fresh, home-made pitta bread used as a part of the regular meal
- saas* (ساس): mother-in-law
- saas-bahu* (ساس-بھو): the relationship between a mother-in-law and her daughter-in-law
- sabb mujhey hi karna hai* (سب مجھے کرنا ہے): I have to do everything myself

sahib (صاحب): salutation for a respected man

salan (سالن): dish, usually the main course of a meal (apart from rice)

Saraiki (سرائیکی): a local language commonly spoken in parts of province Punjab in Pakistan; similar to *Punjabi*, *Urdu* and *Hindi*

sati-sawitri (ستی سوتری): the perfect woman who is pure, noble, obedient, sensible, flawless

shareef (شریف): pious; honourable

sifarish (سفارش): references and recommendations, or their usage

sunnah (سنه): acts performed by Holy Prophet Muhammad P.B.U.H

susraal (سُسرال): in-laws; the family after marriage

sussar (سُسر): father-in-law

syeda (سیدہ): woman of Syed; an ethnic group in Pakistan (and the Arab world) that has the highest social class; the women in this group usually wear a veil

tayyar shayyar (تیار شییار): spick and span; presentable

theek (ٹھیک): fine; alright

Umrah (عمرہ): the non-mandatory lesser pilgrimage made by Muslims to Mecca, which may be performed at any time of the year

yar (یار): (colloquial) close friend, darling, dear, etc.

Chapter 1: Introduction

1.1 Prologue

I come from a small city in Pakistan. I have been engaged to a man for three years, but never had any conversation with him. *Ammi* is 18 years younger than Papa and the first professional woman in our extended family. I keep veiling and unveiling myself with a *dupatta* depending on my social setting, but have never worn a headscarf or an *abaya*. I can speak four languages (English, *Urdu*, *Saraiki* and *Punjabi*) but can only read and recite Arabic, without understanding its meaning. As a family, we consider ourselves moderately religious and have an egalitarian gender role orientation. I often went to the banks to pay bills, Papa regularly helps himself to a sandwich, and *baji* - not my elder brother - sometimes got the best of everything.

My interest in the main topic of this study goes back to my childhood. My mother was a schoolteacher, living in another city with my grandmother and joining us only on weekends, official holidays, or on sick days. My mother was like a guest, rather than a member of the family. When she visited us, she was tired and busy with the household. She would fill up the refrigerator with her cooking that we would eat in her absence. She would clean up the whole house, and do the laundry, before leaving us to catch her bus to school at dawn of the first weekday. We shared the house with my mother's brother's family, and my *maami* could be called the woman of the house.

My father, who is retired now, worked as a professor of English Literature in a college a few steps from our home. To me, he was both my father and my mother. By the time I woke up in the morning, he had shelled the boiled eggs for all us five siblings, ironed our school uniforms, and polished our shoes. He would stand with us in the garden while we waited for the school bus, and point to a flower with his hand (but his gaze was on my glowing face), and sing to me "A thing of beauty is joy forever." When I returned from school, I saw him teaching students at home as a second job. I would sit with the adult students, colouring my book, and listening to their discussions of Shakespeare and Wordsworth. Education interested me. My father inspired me. As I grew up, I won awards and scholarships in my school and

college, and later university. My father celebrated with me - my mother was usually at work, or too busy to relax with us.

Now, as I look back at my mother's routine with a mature mind, I can see that she failed to express her love for us, because she was suffering from work-family conflict. Her work was not just confined to the school where she worked as a teacher. She had to take care of my grandmother, and then she had to travel about 175 kilometres on public transport every week to spend the weekend at her home, where again domestic chores were waiting for her. It was in my early teens that our circumstances started to improve – my *maami's* family moved out of the house, my eldest sister became a doctor, a domestic maid was hired, and my mother was transferred and promoted to our own city. Her domestic work decreased as all her five children had grown from infants to adults, but her social obligations increased. There were neighbours to attend to, guests to entertain, and we sisters demanded our mother's attention on issues related to puberty, something my father could not provide to us.

Once, during a lecture in my BBA (Honours), the tutor asked everyone about our future plans. There were around 30 boys and 20 girls in the class. When I shared that I would do a Ph.D., everyone laughed. It was treated as a joke. Later, after finishing my MBA, I executed my plans to select a topic and scholarship for a foreign Ph.D. I knew I had to go abroad to get a Ph.D. because of the discrimination I was bound to experience based on my gender and young age. I pursued my career as an academician, and after two years of struggle, I was awarded an overseas Ph.D. scholarship. It was during these two years that my *baji* transformed from a talkative and a loving sister into a quiet, busy and rarely available married woman. She was a full-time doctor, married to a full-time doctor and when she had her first child, things messed up. She wanted to continue her career as a doctor, but she had to perform the role of a mother, wife, and daughter-in-law as well. Refusing to give up her career, my sister began facing what my mother had experienced two decades ago: work-family conflict. As there were no childcare centres in our city, and my sister's mother-in-law was sick, she thought it best to leave her infant son in our home when she was on duty in the hospital. While I had not understood my mother's work-family conflict, my sister's scenario made sense to me.

Simultaneously, some of my close friends who had started careers in banks, and were married, began resigning from their jobs and seeking my help in starting a career as a teacher.

They would complain about the struggle of a married woman in a bank, i.e., in the office, they struggled to prove they were serious about their job, and in the home, they tried to prove they wanted to sustain their marriage. Many friends emphasised how lucky I was to be a teacher, as, in their opinion, academia is a ‘respectable’ profession for women; however, I was reminded to get married first and worry about my career later. Unlike my elder sister who became a housewife upon marriage (because her husband does not accept women’s career, even as a doctor) I have successfully delayed my marriage and have refused to give up on my career plans.

Thus my interest in work-family research has built up over the years. I own and report my personal knowledge and reflections about the study in text boxes. These personal reflections add to the confirmability of the under-researched context of the study (Baxter and Eyles, 1997; Koch, 2006). Despite the availability of a plethora of research on work-family conflict across the world, very little attention has been paid to this topic in Pakistan. This research project aims to redress this omission.

1.2 Introduction

Shirley Chisholm (the first African-American woman to win a seat in the US Congress) stated, “The emotional, sexual, and psychological stereotyping of women begins when the doctor says, ‘It’s a girl’”. Her words stand quite true in the context of Pakistan. Despite having the Islamic world’s first woman Prime Minister, the situation of women in Pakistan remains dismal. Pakistan is identified as the third most dangerous country in the world for women in particular (TrustLaw, 2011). According to surveys, 80 percent of the women in Pakistan report sexual harassment at work (Ali, 2013); and at home, wife beating is an issue in approximately 80 percent of the households (Siddiqui and Hamid, 2000). As much as over ninety percent of Pakistani wives have been struck, beaten or sexually abused (Spencer and Chesler, 2007). These figures may be understated because women in Pakistan tend not to report domestic violence in the fear that it may dishonour the family or lead to divorce (Andersson *et al.*, 2010). Divorce is discouraged not only by the Pakistani society, but also in Islam (Ali and Gavino, 2008). Islam grants a Muslim wife the right to divorce her husband (Carroll, 1986). However, women in the patriarchal society of Pakistan are widely denied this right (Shaheed, 1986). For example, there are no women-friendly legal support systems in Pakistan (Ali *et al.*, 2011b); even navigating the legal system can be very intimidating for

women (Weiss, 2012). In essence, men have the power to steer the lives of the women (Chaudary, 2013).

It is common for women in the tribal areas to be victims of domestic violence, killed in the name of 'honour', forced into child marriage, denied entry to the labour market; even driving a car or talking to a stranger can be seen as shaming the family's honour (Papanek, 1979; Hassan, 1995; Ruane, 2000; Mirza, 2002; Mumtaz *et al.*, 2003; Niaz, 2003; Arifeen, 2008; Nasrullah *et al.*, 2009; Samih, 2009; Mirza and Jabeen, 2011; UNICEF, 2012; Nasir, 2013; Nasrullah *et al.*, 2014). The cause, form, nature, intensity and frequency of the institutionalised gender role ideologies may vary depending on the local customs and traditions related to classes, castes and geographical regions. There is also empirical evidence that women's exposure to the various forms of domestic violence depends on their age, educational attainment and socio-economic status (Hassan, 1995; Ruane, 2000; Shaikh, 2000; Shaheed, 2002; Niaz, 2003; Ahmadi, 2006; Candland, 2006; Ali and Gavino, 2008; Khan and Hussain, 2008; Samih, 2009; Andersson *et al.*, 2010; Ghouri and Abrar, 2010; Ali, 2011; Zakar *et al.*, 2012; Arifeen and Gatrell, 2013; Chatha *et al.*, 2014).

Generally, this oppression of women is associated with religion; however, selective aspects of Islam that hold men superior to women have been taken up by men, exaggerated, and socially implemented. Islam is a significant basis for work-specific experiences of women in Pakistan (Mahmood and Sandhu, 2011) and, to a large extent, not only are organisations gendered, but women have also internalised gender role ideology (West and Zimmerman, 1987; Walby, 1990; Bradley *et al.*, 2007; Healy *et al.*, 2011). This study highlights the contextual emotional labour in the work-family dilemmas experienced by women working outside the *chardiwari* [four walls of the house] (Hochschild, 1989; Syed *et al.*, 2005; Samih, 2009) specifically in a bank. It provides an indigenous conceptualisation of Work-Family conflict (WFC) as the guilt associated with the inability to simultaneously perform to the image of an 'ideal worker' and a 'good woman' (Hochschild, 1989; Acker, 2011; Ali *et al.*, 2011b; Chaudary, 2013). The empirical research reveals the most extreme and masked forms of oppression (Healy *et al.*, 2011) by interpreting women's work-family experiences in the context of religious, patriarchal and cultural understandings of 'work' that also impact the salience of other social categories, e.g. class, ethnicity, marital status and family structure.

This study is informed by a range of feminist ideas (Harding, 1987; Oakley, 1998; Bradley *et al.*, 2007; Acker, 2011; Chaudary, 2013; Syed and Ali, 2013) and Layder's (1993) research approach, and argues that the work-family experiences of women in Pakistani banks can best be examined through a multi-level, feminist, intersectional perspective on examining the underlying structures and mechanisms that oppress women. Layder (1993) suggests a stratified framework that engages with the macro, meso and micro levels of human action and social organisation for social research. As will be shown, all the layers of Work-Family Conflict (WFC) experiences are closely interrelated but have their own distinct focus and objectives, key methods and theoretical considerations that move through the history (Layder, 1993). The broadest layer is the *context* (national culture and policies, and the interplay between culture and religion in Pakistan), then the *setting* (Pakistani labour market; bank and family structures; and the interplay between various structures that oppress women), followed by the *situated activity* (interaction in work and family domains) and the last layer is the individual *self* (the experiences of the women working in banks) (Layder, 1993). Although the study engages with the four layers of reality, it emphasises the examination of one particular level, which is the individual self-level (Layder, 1993).

Building on Frone *et al.*'s (1992) WFC model, the study employs a feminist lens to address the intersection of gender, culture, religion and class for women working in banks within the Pakistani context. It examines the contours, causes, consequences and coping strategies of WFC. *Contours* is developed as an extension of the concept of prevalence used in the mainstream work-family literature; it refers to the directions, types, frequency, intensity and duration of WFC. *Causes* or antecedents refer to the reasons that work and family roles conflict with each other. The different outcomes associated with WFC are addressed in *consequences*. Finally, *coping* strategies are the ways in which WFC can be lowered, prevented or eliminated. This study extends the literature by combining these four areas of WFC into a conceptual model titled 'The Four C's of WFC' that allows one to understand the connections between contours, causes, consequences and coping strategies of WFC.

The relevance of Bourdieu's (1999) multi-level interactional analytical framework, and in particular his concepts of *habitus*, *capital*, *field* and *symbolic violence* are considered in examining the complexity of WFC. Bourdieu's (1999) concept of *capital* is useful in understanding the relation between structure and agency and positions of advantage and disadvantage. While he regarded *capital* as gender-neutral, later researchers have identified

the relevance of gender to the acquisition of different forms of *capital* (Forson, 2007; Tatli, 2008; Seierstad, 2011). Within the feminist theoretical underpinning of this research, Bourdieu's (1999) concepts help in examining how professional women are both advantaged and disadvantaged, while extending beyond this dichotomy of opportunity and oppression (Ross Smith and Huppertz, 2010). Also, his concepts help in examining the complex experiences by focusing on the "layered, complex and interwoven" nature of reality (Özbilgin and Tatli, 2005, p.856).

1.3 Background to the study

Work-Family Conflict (WFC) is defined as a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible in some respect (Greenhaus and Beutell, 1985). The majority of work-family research appears to have been conducted in Western countries, particularly U.S.A, U.K, Canada and Scandinavian countries with similar socio-cultural structures (Spector *et al.*, 2009). WFC has been comparatively examined across several countries in numerous studies (Hill *et al.*, 2004; Simon *et al.*, 2004; Aycan, 2008; Spector *et al.*, 2009). However, work-family research in developing countries is quite scant (Joplin *et al.*, 2003) and there is no evidence that findings of these countries can generalise to culturally dissimilar contexts, such as Muslim or developing countries (Spector *et al.*, 2009). Therefore, researchers have called for studies on work-family interface in the under-researched contexts (Wharton and Blair-Loy, 2006).

The labour market in Pakistan has persistent gender inequalities (Pakistan Ministry of Labour and Pakistan Ministry of Labour and Manpower, 2009) and the quality of women's employment remains a challenge (ILO, 2013b). The conservative section of the Pakistani society attempts to keep women out of the labour market (Arifeen, 2008) and the societal attitude towards the concept of women's employment is the most common reason for the reluctance in hiring women (Khan, 1989; Asghar *et al.*, 2009; Samih, 2009).

The participation rate of women in the labour force in Pakistan is one of the lowest in the world (Sarwar and Abbasi, 2013). In the recent years, the labour force participation rates for men in the age group 25-34 have slightly decreased, while the rates for their female counterparts have increased, but still remain low (Pakistan Ministry of Labour and Manpower, 2009; ILO, 2013b). Provincial variation exists in women's labour force participation rates, e.g., only around 10 percent in Baluchistan as opposed to around 30

percent in Punjab (ILO, 2013b). The majority of professional women in offices in Pakistan are young and unmarried (Asghar *et al.*, 2009). Organisations are reluctant to invest in the training of female workers in the light of the common notion that women quit jobs after marriage. This results in the exclusion of women from training programs (Ayub and Tahir, 2005). Freedman (2002, p.162) attributes this treatment of “women as secondary labour force” to employers’ expectations that women leave employment after marriage or children.

The status of women as the second-class citizens of Pakistan is reinforced by more limited vocational opportunities (Maqsood *et al.*, 2005) and more challenges than men when seeking employment (Pakistan Ministry of Labour and Manpower, 2009). There is a segregation of gender roles where men perform the role of breadwinner and women perform the unpaid role of homemaker (Matthaei, 2001).

Women in Pakistan continue to remain in a more disadvantaged position than men (Pakistan Ministry of Labour and Manpower, 2009); having to depend on men because, like for most women, Pakistani women’s domestic work is also unpaid and outside the sphere of public economic production. Some sub-cultures in Pakistan perceive a woman devoid of *izzat* and ‘inappropriate’ (Gallup & Gilani Pakistan, 2010) if she leaves the *chardiwari* on her own, or interacts with *na-mehram* (men outside her family) (Khan and Hussain, 2008; Ali, 2013). The society accuses the woman of being provocative if she is harassed by a man; blames and shames the victims for reporting such cases, and if the victims do ‘create a scene’ and pursue their legitimate case, the reputation of the entire family is tarnished (Syed and Ali, 2013; Ghias, 2014). It may be onerous for women to observe the customs, even when some customs clash with Islamic interpretations (Syed, 2013).

Multinational organisations in Pakistan have initiated and continue with their trend to hire women (Arifeen, 2008). The increased entry of women in non-traditional fields in Pakistan has been associated with the change in the perception of women as homemakers and men as sole breadwinners (Andersson *et al.*, 2010). However, the steady growth in female employment experienced in the traditional occupations for women (such as teaching, medicine and garment industry) is not yet seen in the emerging professions (such as banking, travel and media) (Ikram and Faizunissa, 2005; Khan, 2007; Ali, 2013; Sarwar and Abbasi, 2013).

Along with the women's slowly emerging role as professionals, there have been structural and cultural changes at the industrial and organisational levels in Pakistan. For example, banking, the industry central to this study, has witnessed dramatic changes since the early 1990s. Furthermore, women's mean working hours (35-39 hours a week) increased from approximately 20 percent in 2000 to 30 percent in 2008 (Matthaei, 2001). Bankers work beyond the 9:00 a.m. to 5:00 p.m. office hours (Bashir and Ramay, 2010). Because women are more engaged in the household and family socialisation activities (Hashmi, 2010), the need for work hours reduction is higher in women than men working in banks (Malik and Khalid, 2008).

Much of the work in Pakistan is gender segregated. Kazi and Raza (1991, p. 733) highlight the "duality of female employment in Pakistan" which refers to the U-shaped growth of the entry of middle-class urban women in the emerging formal sectors, with women at the top-end and bottom-end of the workforce (Kazi, 1999). Not only are women a minority in most organisations in Pakistan (Arifeen, 2010), but corresponding to the gendered occupational segregation across the world, Pakistani women are a greater minority group at the management levels in the total population of managers in Pakistan (Arifeen, 2008). Additionally, within paid employment, women are assigned gender-specific roles and jobs, usually at the lower levels of hierarchy, which is related less to their qualifications and more to the patriarchal nature of Pakistani society (Khan, 1989). These gender differences in a multinational business environment in Pakistan are prevalent across the departments, management levels and job assignments (Ayub and Tahir, 2005).

Women in Pakistan who pursue careers not only have to face the societal challenge of stepping out of *chardiwari*, but in the case of those with young children without adequate family support, they can be forced to leave employment (Syed, 2008). Some professional women in Pakistan attach to their work-specific roles and feel more active, creative and accomplished when they are in the office. However, Afzal *et al.*, (2010) hold that family is usually the priority of professional women in Pakistan and their traditional role of homemaker is embedded in Pakistani culture. A Pakistani woman is generally symbolised as caretaker, subordinate, and as sacrificing her own needs and men prefer to marry women who have cooking and cleaning skills, and can transform the house into a 'home' (Samih, 2009).

Work-family experiences of women in Pakistan have been linked to religious affiliation (Syed and Ali, 2013). In Pakistan, not only does the culture dominate religion (Mahmood and Sandhu, 2011) but some cultural customs can merge or contradict with the religious doctrine (Shaheed, 2002). This is arguably the case in South Asia in general (Jeffery and Basu, 2012) and even in other Muslim countries (Essers and Benschop, 2009; Metcalfe, 2010). While Islam forbids women from raising their voice at their husband, it permits a man to treat 'his' women 'as he wishes' if they deter from the 'virtuous' path. This is entrenched in the culture of Pakistan. Within the gendered culture of silence, a woman's decision to confront the (superior) men is proscribed (Zakar *et al.*, 2012). The exploitation of Pakistani women in the name of Islam (Mahmood and Sandhu, 2011) is especially encouraged by political leaders who exploit religion for political purposes (Yasmeen, 1991). According to Islamic feminists in Pakistan, Iran, Egypt, Indonesia, India, etc., male Muslim scholars have misinterpreted the sacred text of the Holy Quran according to their own male-centred experiences in patriarchal societies (Ahmadi, 2006). For example, Povey (2001) argues that the foundation of Islam is not anti-woman; rather, the male interpretations of religious sources are anti-women. Islamic feminists in Pakistan strive to disentangle fragmented and polarised gender identities from religious identities. They adopt an Islamic framework to highlight the egalitarian fundamental teachings of Islam (Critelli, 2010), some arguing that women's oppression is caused by "men, money, *mullahs* and the military" (Zia, 2009, p.30).

The additional problems emerging from dual roles in work and family that professional women in Pakistan have to face have been summed up as, "When men get jobs their problems are solved, and when women get jobs their problems start" (Asghar *et al.*, 2009, p. 4). While the work-family interface has been under-researched in Pakistan in general, and for married women working in organisations in particular (Saher *et al.*, 2013), research has paid more attention to the consequences as compared to the prevalence, causes or coping strategies. This can be attributed to the organisational interest in overcoming the work-specific consequences of WFC.

Researchers in Pakistan have started examining human resource management (HRM) issues in the banking industry (Zaman and Zulfiqar, 2005; Malik and Khalid, 2008; Afzal *et al.*, 2010; Bashir and Ramay, 2010; Abbas and Premi, 2011; Anwar and Shahzad, 2011; Khattak *et al.*, 2011; Malik and Ahmad, 2011; Mirza and Jabeen, 2011; Mohsan *et al.*, 2011; Shujat and Bhutto, 2011; Akbar and Akbar, 2012; Hussain, 2012; Mehta, 2012; Abid *et al.*, 2013;

Obaid, 2013; Syed, 2013; Salam, 2014). Nevertheless, work-family experiences have been addressed in a rather linear and restrictive way, such as WFC increases employee stress (Bhatti *et al.*, 2010; Khattak *et al.*, 2011) and turnover intentions (Noor and Maad, 2008; Shahzad *et al.*, 2011; Saeed *et al.*, 2013); decreases employee retention (Aslam *et al.*, 2011), job satisfaction (Nadeem and Abbas, 2009), job performance (Ahmad, 2008; Chaudhry *et al.*, 2011; Shahzad *et al.*, 2011; Ashfaq *et al.*, 2013) and organisational commitment (Asghar *et al.*, 2009; Ali *et al.*, 2014); and can be reduced with flexible scheduling (Shahzad *et al.*, 2011) and work-life policies (Kamran *et al.*, 2014). Concerning women, empirical research in Pakistan has looked at gender stereotypes, the impact of family structures, long working hours, and related women's WFC to the workplace environment and financial need (Zaman and Zulfiqar, 2005; Malik and Khalid, 2008; Ahmad *et al.*, 2011; Mirza and Jabeen, 2011; Abid *et al.*, 2013; Saher *et al.*, 2013).

1.4 Research aims and objectives

The primary aim of the study was to examine the contours, causes, consequences and coping strategies of Work-Family Conflict (WFC) among women working in banks in Pakistan. A further aim of this research was to investigate WFC experiences from a multi-level, feminist perspective that foregrounds women's lived experiences, but also embraces the structures and mechanisms at meso (family and bank setting) and macro levels (banking industry, labour market and Pakistani society at large). The final aim of this research was to examine the intersectionality of various structures (i.e., gender, culture, religion, class, family structure, marital status and ethnicity), and to explore the influence of their complex interplay on WFC experiences. As such, this research examined women's lived experiences of WFC from a feminist, intersectional and multi-level perspective. In particular, it investigated the following research questions:

1. What are the contours of WFC experiences among women working in banks in Pakistan?
2. What are the causes of WFC for women working in banks in Pakistan?
3. What are the consequences of WFC for women working in banks in Pakistan?
4. What strategies are used by women working in banks in Pakistan to cope with WFC?

1.5 Original contribution

When existing research on work-family issues conducted between 2000 and 2010 was reviewed by Bianchi and Milkie (2010, p.718), the authors remarked that not only has research expanded to employment in developing countries, it has also yielded some “surprising new findings”. It is not surprising that the investigation of work-family issues in the context of Pakistan has been called for by the work-family researchers both within (e.g. Ullah, 2010) and outside (e.g. Aycan *et al.*, 2000; Shaffer *et al.*, 2011a) Pakistan; especially for married women in male-dominated organisations (Saher *et al.*, 2013; Sarwar and Abbasi, 2013; Syed, 2013; Umer and Zia-ur-Rehman, 2013; Salam, 2014).

Researchers have called for the need for intersectional analysis of organisational studies in general (Holvino, 2010) and work-life issues in particular (e.g. Özbilgin *et al.*, 2011; K.G.Tijdens and Klaveren, 2013). There have also been calls for a multi-level examination of management issues (Syed and Özbilgin, 2009), particularly the national and societal culture (Powell *et al.*, 2009) in work-family issues (Parasuraman and Greenhaus, 2002; Frone, 2003; Poelmans, 2005; Grzywacz *et al.*, 2007; Özbilgin *et al.*, 2011). This empirical study has addressed the calls of researchers who have suggested utilisation of Bourdieu’s concepts in work-family research (Özbilgin and Tatli, 2005). It has also utilised a feminist perspective on work-family interface (Özbilgin *et al.*, 2011) and given voice to an under-researched group of women in the Pakistani context (Khan, 2010). Set in the context of the banking industry in Pakistan, this study has contributed to theory-development regarding WFC on an under-researched group of women, as well as provide indigenous manifestations of the experiences of WFC in the Pakistani context from a multi-level, feminist and intersectional perspective.

1.6 Structure of the dissertation

The dissertation consists of nine chapters. This chapter provided background to the researcher and the study domain, introduced the concept of work-family conflict (WFC), outlined the gaps in the existing literature and presented the research questions. The next chapter sets the scene for the study using a multi-level approach. It outlines the historical and contemporary context of women’s work in Pakistan, and argues that while paid employment can be seen as a step towards narrowing gender differentials, women working in emerging professions in Pakistan can be suppressed, oppressed and repressed because of the intersectional interplay of gender with religion, culture and marriage. It also highlights the changes that have occurred

that are beneficial to women and women's work in the Pakistani context. Chapter 3 conceptualises WFC within the Pakistani context as the dichotomy of structural pressures, and the guilt associated with the inability to simultaneously perform to the standards of an 'ideal worker' and a 'good woman' (Hochschild, 1989; Lewis and Humbert, 2010; Acker, 2011; Ali *et al.*, 2011b; Chaudary, 2013). It also presents a conceptual model that encapsulates the Four C's of WFC, i.e., causes, contours, consequences and coping strategies.

Chapter 4 is the methodology chapter and justifies the critical realist philosophy, feminist methodology, mixed methods, and presents some field observations. This research mainly draws upon the findings of 47 semi-structured, in-depth interviews to give voice to women's experiences. Chapter 5 presents the findings of the contours of WFC. It argues for going beyond the mainstream concept of WFC prevalence (the direction and types of WFC), towards a richer multidimensional concept of contours that embraces the directions and types as well as the intensity, frequency and duration of WFC. Chapter 6 shows that, contrary to general expectations that the long working hours in a bank lead to work-family issues, women's family structures, and array of responsibilities can cause WFC. Chapter 7 discusses the consequences of this WFC in work-specific areas such as job performance as well as family-specific areas such as delayed marriage and marital conflict. Women, as active agents, improvise various strategies to reduce work-family tensions within their structural constraints (for example, hiring paid help for domestic chores, depending on family members for childcare, and foregoing career opportunities). Such findings related to the coping strategies of WFC are presented in Chapter 8. For purposes of consistency, the findings of WFC causes, consequences and coping strategies are presented along the lines of work-specific, family-specific and domain-unspecific categories. Chapter 9 draws conclusions in the form of a theoretical model of the Four C's of WFC, which was introduced in Chapter 3. It also discusses the significant and original contribution of the study and, finally, areas for further research.

Chapter 2: Setting the scene: Pakistani context

“The story of the Pakistani woman has been one long, uninterrupted saga of misery.”
(Zakaria, 2014)

2.1 Introduction

This study provides a context-specific examination of WFC, and for this purpose, a brief historical and contemporary review of women’s situation in Pakistani work and family institutions of Pakistan is considered essential. This is based on the principle of addressing the broader social and economic context in examining inequalities (Syed and Özbilgin, 2009; Healy *et al.*, 2011).

The purpose of this chapter is to set the scene for the examination of the contours, causes, consequences and coping strategies of Work-Family Conflict (WFC) in Pakistan. It reviews the historical context of women’s work in Pakistan, and in particular the cultural transformation and the evolution of the banking industry. The contemporary context is explained through various levels. At the macro level, the unique country-level context of Pakistan is discussed. Then, women in the Pakistani labour market are examined, particularly the different types of women’s employment, such as rural, informal employment, and formal employment in the traditional and emerging occupations. This is to contextualise women’s work in the banking industry. Addressing the different types of family structures in Pakistan provides some understanding of women’s positions in the household. As the focus of this chapter is on the individual-level, this chapter also reviews existing empirical literature on working women in Pakistan.

2.2 Historical context of women’s work in Pakistan

The Islamic Republic of Pakistan emerged as an independent country on the world map in 1947. Sharing borders with Afghanistan, China, India, Iran and touching the Arabian seaport, it is in a strategic geographical position. It is the 36th largest country in the world by area (796,095 km²) and the sixth largest country in the world by population. Of its 179.2 million people, 92.1 million are men and 87.1 million are women (World Development Indicators, 2013). Pakistani culture is widely characterised as heterogeneous, overlapping with religion and undergoing transformation (Shaheed, 1986; Niaz, 2003; Jeffery and Basu, 2012; Sarwar, 2013). The context of Pakistan bears some resemblance to India and East Pakistan

(Bangladesh) as well as neighbouring and Muslim countries (Sarwar, 2013). Although the purpose of partitioning with India and creating an independent secular state of Muslims in the name of Pakistan was founded in Islam, and although the culture of Pakistan traces its origin to Islam, it has been influenced by British rulers (dominance of elite class), American influences (management education), Indian origin (respect for authority and community system), as well as political and economic uncertainty (Khilji, 2003). These national cultural characteristics affect the human resource management policies and practices in Pakistan, as explained later.

2.2.1 Socio-cultural changes

Since independence, there have been significant social changes in Pakistan in terms of education and the health system, the women's labour market, the nature of social relationships, the role of the media and the use of technology in the household, industry, agriculture, transportation, and communication. Various sectors in the economy have already been privatized, including telecommunication, banking, and other sectors such as railways and steel mills are undergoing privatisation. Similarly, there has been massive urbanisation and migration from the villages to the cities and even outside Pakistan (Mughal, 2014). Inflation and literacy rates have risen, average age of marriage for women has increased, fertility rates and average household sizes have decreased (Hasan, 1997; Syed and Ali, 2013). At the same time, cases of suicide and attempted suicide have also increased (Hasan, 1997; Syed and Ali, 2013). Every sector of Pakistani society is being affected by the suicide bombings, armed attacks and killings (Human Rights Watch, 2012). It also suffers from overpopulation, poverty, corruption, bureaucracy, income inequality, political instability, energy crisis, nepotism, discriminatory employment laws, and widening regional, ethnic and sectorial clashes (Islam, 2004; Jhatial, 2009; Samih, 2009; Khan, 2010; Niaz, 2010; Obaid, 2013; Sarwar and Abbasi, 2013; Sarwar, 2013; Syed, 2013). The culture of Pakistan has also been transformed because of wars with India, its role in the war on terror, floods and earthquakes.

These wide ranged demographic and economic changes have impacted the society as well as public and private life. For example, the lifetime employment contract has been replaced by performance-related-pay systems (Khilji, 2001). Labour force values, in particular, are on the continuum of work-specific values such as merit-based hiring and performance-related-pay versus national, traditional values, such as corruption, bribery and red-tape (Khilji, 2001).

However, some social norms and sensitivities, particularly regarding religion and morality have undergone limited transformation. It is the interplay of these constant cultural values relevant to the evolving family system of Pakistan regarding women's emerging role of breadwinner in the now-privatized banking sector of Pakistan that is the focus of this study.

2.2.2 Banking industry

The banking industry of Pakistan has undergone transformation, especially in the last 25 years. It was dominated by five state-owned commercial banks, and was characterised by a bureaucratic culture, corruption, overstaffing and poor human resource training (Obaid, 2013; Sarwar, 2013; Syed, 2013). Following its privatisation, which included over 40 mergers and the adoption of advanced technology, it has evolved into a private, financially stable sector with an educated workforce, foreign experienced employees and emerging effective HRM systems (Obaid, 2013; Sarwar, 2013; Syed, 2013). Between 2002 and 2007, the tremendous growth in the banking sector identified it as the best performing sector in Pakistan (Obaid, 2013). Currently, not only are the conventional commercial banks setting up Islamic branches, but there is also an increasing interest in setting up branches exclusively for women. Regulated by the central state bank, the banking sector now has foreign banks, domestic banks, Islamic banks as well as banks particularly for women.

2.3 Contemporary context of women's work in Pakistan

This section outlines the contemporary context of women's work in Pakistan by addressing the macro, meso and micro institutions that could structure, or be structured by, women's work in a patriarchal society where local traditions and foreign culture determine the social value of gender.

Pakistan has numerous poor global rankings. It ranks very low in the Education Index², Human Poverty Index³ (ILO, 2011) and Corruption Perception Index⁴ (Transparency International, 2014). It also has poor security situation (Hassan, 2012), low Economic Participation Index⁵ (ILO, 2011) and Labour Force Participation⁶ (World Economic Forum,

² 167 out of 177 countries

³ 68 out of 103 countries

⁴ 127 out of 177 countries

⁵ 126 out of 128 countries

⁶ 131 out of 136 countries

2013). Despite the increase in its Human Development Index value over the last three decades, Pakistan still ranks below the average for the South Asian countries⁷ (UNDP, 2013).

The labour market of Pakistan has persistent gender inequalities (Pakistan Ministry of Labour and Manpower, 2009). It ranks very low in the Global Gender Gap Index⁸ (World Economic Forum, 2013), Gender Development Index⁹ (ILO, 2011) and the Social Institutions and Gender Index¹⁰ (OECD Development Centre, 2013). The participation rate of women in the labour force of Pakistan remains one of the lowest worldwide (ILO, 2012; Sarwar and Abbasi, 2013).

The labour market is clearly male-dominated - out of the roughly 60 million total labour force of Pakistan, men represent an overwhelming 80 percent of the labour force and women only 20 percent (World Development Indicators, 2013). After the era of enlightened moderation (Zia, 2013), women's labour force participation rate significantly increased to 24.4 percent (Pakistan Bureau of Statistics, 2012). Despite the increases in women's employment, the employment-to-population ratio for women aged 15 plus remains almost four times lower than their male Pakistani counterparts (Pakistan Bureau of Statistics, 2012) and is lagging behind the figure of 37.6 percent for South Asia (World Economic Forum, 2013).

In Pakistan, the monthly gender pay gap decreased from 40 percent in 1997 to 36 percent in 2010 (Federal Bureau of Statistics, 2011). This remains higher than the global gender pay gap of 23 percent¹¹ (ILO, 2013a). Women's employment in Pakistan is skewed towards the agriculture sector (around 75 percent), but their employment outside of agriculture has been increasing, i.e., less than five percent in 1990 to 13 percent in 2012 (World Economic Forum, 2013). Out of the non-agricultural employment, women are largely (approximately 80 percent) in informal employment and there are more women than men working as unpaid family helpers (UNICEF, 2012). As many as three million women in Pakistan are domestic workers with an income of PKR 500-2000 (GBP 3-12) per month (ILO, 2011). This informal labour market includes a broad spectrum of economic activities, including manual crafts like stitching, crochet, embroidery as home-based, casual or domestic work (ILO, 2011) and is characterised by insecure employment with the lowest remuneration and social status (Mirza,

⁷ It has increased from 0.337 in 1980 to 0.515 in 2012, still lower than the South Asian average of 0.558.

⁸ 135 out of 136 countries

⁹ 124 out of 155 countries

¹⁰ 55 out of 86 countries

¹¹ In other words, women earn 77 per cent of what men earn.

2002). Women employed informally are usually identified as those who failed to acquire standard education and can neither find formal paid work nor have the financial resources to set up small businesses (Kamal *et al.*, 2006).

The remaining 22 percent in the non-agricultural labour market is employed in the formal sector (World Economic Forum, 2013). There are severe gender gaps in the labour force participation rates in the urban areas, i.e., only 10.3 percent of women compared to 66.4 percent men (UNICEF, 2012). Similarly, only 12.5 percent of those who are self-employed in the Pakistani labour force are women (ILO, 2011).

When employed formally, women have been relatively concentrated in the traditional women-friendly professions of teaching and medicine (Mirza, 1999). This trend of identifying certain professions as suitable for women is generally prevalent in South Asia (Khalid and Javed, 2012). Pakistan's societal and organisational structures support women's work outside the home in a women's-only environment compared to a mixed gender environment. Unlike men, when women in Pakistan step out of their homes to take up paid employment, the society members might criticise women in the fear that their morals become 'loose' (Papanek, 1971; Hochschild, 1989; Samih, 2009; Syed, 2010; Sadaquat and Sheikh, 2011; Ghias, 2014). However, opposition to women's paid employment outside the home is gradually decreasing. According to a survey, 23 percent considered it 'inappropriate' for women to work outside the home in a women-exclusive environment in 1989, and this dropped to 16 percent in 2009; similarly, 78 percent considered it 'inappropriate' for women to work in a mixed gender environment in 1989 and this dropped to 38 percent in 2009 (Gallup & Gilani Pakistan, 2010)¹². According to a study of gender diversification in the banking sector, of the women who participated in the survey, 36 percent reported experiences of 'problems' while working with men and nine percent regarded banking as a 'bad sector' for women (Abid *et al.*, 2013). Even in the academic sector, working women experience issues such as work-life conflict and sexual harassment (Asghar *et al.*, 2009; Ali, 2013; Umer and Zia-ur-Rehman, 2013).

In 2007, no firms in Pakistan had women in the top management (2013), while only seven percent had female participation in ownership (World Economic Forum, 2013). Having

¹² The report presented data of 30 years of polling about family and society in Pakistan. The participants of the survey were between 100-2500 in number, aged 18 years or above, belonging to different education and socioeconomic profiles from all across the country.

women in the top management can actually deter the investors (Mirza *et al.*, 2012a). A survey of gender diversity in the Pakistani labour market found that 94 out of the 303 publicly listed companies had women on the boards, and 67 of these were family-owned businesses (ACCA, 2010). According to this survey, the major reason women are on board is family relationships and the major reason for not having women on a board is their perceived inability to achieve work-life balance (ACCA, 2010). Thus discrimination against women in formal employment is possibly related less to their qualifications and more to the patriarchal nature of the Pakistani society at large (Khan, 1989; Mirza and Jabeen, 2011). The negative gender notions about the professional women in Pakistan prevail extensively. Within the organisation, when the male and female applicants are equally qualified for a particular high-level job, the recruiters may be reluctant to select women because of the gender stereotypes, including expected maternity leave, refusal to work late-hours, and non-serious attitude (Asghar *et al.*, 2009). In this context, the term 'non-serious attitude' refers to the perception of women bursting into tears when scolded by the management.

Some argue that the gendered occupational segregation in Pakistan can be a positive experience for employers recruiting women for the middle-level positions. For example, Mirza (1999) found that the women workers are perceived as more hardworking, punctual, trustworthy, and possessing higher levels of concentration than men. Moreover, women are perceived as not having frequent visitors and being more available in the office during office-hours than men¹³ (Mirza, 1999).

Multinational corporations in Pakistan have initiated and continue with their trend to hire women (Arifeen, 2008) and women have been gradually gaining visibility in unconventional careers such as banking, engineering, marketing, law, etc. (Mirza, 1999). The increased entry of women in non-traditional fields in Pakistan has been associated with the change in the perception of women as homemakers and men as sole breadwinners (Ullah, 2010). Women working in male-dominated occupations, such as banks, have a low social status because of its mixed gender interaction (Kazi, 1999); the societal values being reported as a major hurdle for women working in the banks (Abid *et al.*, 2013).

¹³ Women in Pakistan generally have less mobility than men, because unlike men, they cannot leave office on motorbikes for short time (Mirza, 1999; Mumtaz and Salway, 2005; Samih, 2009).

Pakistani women are a greater minority group at management level in the total population of managers in Pakistan (Arifeen, 2008) with only 15 percent women at a management level (Ayub and Tahir, 2005). Exceptional cases do exist. For example, 48 percent of the managers in Unilever Pakistan are reportedly women (Unilever, 2013). Women who have progressed into executive positions in Pakistan include Sefam Pakistan (CEO, Seema Aziz), Unilever Foods (CEO, Fariyha Subhani), Engro Fertiliser (CFO, Naz Khan), IGI Funds (CEO, Maheen Rahman) and Kashf Foundation (CEO, Roshaneh Zafar) (Haq, 2011). One of the governors of State Bank of Pakistan was a woman (SBP, 2009) and Pakistan is also the first Muslim country to have had a woman Prime Minister (Benazir Bhutto late). Pakistani women have also received Oscar award (Sharmeen Obaid-Chinoy) and Nobel Peace Prize (Malala Yousafzai). As Sarah Alvi (2014) argues, all Pakistani women are not “damsels in distress”.

Nevertheless, existing empirical research in Pakistan has claimed a general lack of role models for women (Arifeen, 2010; Shabib-ul-Hasan and Mustafa, 2012). Even outside Pakistan, one of the reasons for the low probability of successful women becoming role models is their relative rarity (Healy *et al.*, 2011). Part-time employment in the labour market of Pakistan is scarce, i.e., roughly 15 percent of the total labour force in Pakistan is employed part-time (Federal Bureau of Statistics, 2011) and again, almost half of the total women employment is part-time compared to less than 10 percent of total male employment being part-time (Federal Bureau of Statistics, 2011). Gender gaps also exist in the share of employment-to-population ratio working 50 hours or more, with 46.9 percent males compared to only 8.4 percent women¹⁴ (Pakistan Bureau of Statistics, 2012), more so because women are not legally allowed to work the same night hours as men (World Bank, 2012). The conspicuous absence of women in general, and married women in particular, at top managerial positions in the labour market of Pakistan results in the lack of visibility of women role models. This can subsequently compound women’s subordination in both the work and family domains.

¹⁴ At a national level, around 28.4 percent of the population that is employed works 56 hours and above in a week; while around 85 percent work more than 35 hours a week (Federal Bureau of Statistics, 2011). There are significant differences in the rural versus urban areas, with more employed persons working more than 42 hours a week in the urban areas as compared to those in the rural areas (Federal Bureau of Statistics, 2011).

Reflections – *Purdah*

The society generally holds that when a woman interacts with strange men outside *chardiwari*, she can lose her modesty and morality. On the other hand, a man's character is never questioned in any setting. In some families, the distant from strange men needs to be maintained even within the home. The notion of male-female distance is so strong that if a male plumber/electrician/gardener/postman visits home, the women in the house may observe *purdah* by going to a different room where the *na-mehrum* cannot see them.

Some sections of the society can disapprove a woman's interaction with men on the basis that is forbidden in Islam. Certain professions have been established as 'respectable' for women. These include teaching, medicine. As an academic in a university in Pakistan, I have taught mixed gender cohorts at undergraduate and postgraduate levels. The offices were often shared with male colleagues. It was highly respectable and approved by the society because of the academic setting. My sisters are doctors, share their duties with male colleagues, and see male patients on a daily basis. But women working as nurses in the same health department may be perceived as immodest because of their lower socio-economic backgrounds.

While it has been acknowledged that there is a dearth of gender-specific data in Pakistan (Ali, 2003), no statistics have been found on the situation of less able women in the Pakistani labour market. Even in the constitution of Pakistan, there are no policies for special needs or disabled working women (Gulzar *et al.*, 2012). In contrast, there is some evidence on the labour market situation of married women in Pakistan. The rate of inflation in the country has been a significant driving force of married women's labour force participation (Bibi and Afzal, 2012). However, the labour force participation rates of married women are lower than their male counterparts (Naqvi and Shahnaz, 2002; Ejaz, 2011). Primarily due to domestic responsibilities, the majority of women in the Pakistani labour market are young and unmarried (Asghar *et al.*, 2009). When in jobs, hidden barriers to women's promotions include societal norms and additional responsibilities associated with marriage and children (Zaman and Zulfiqar, 2005; Bibi and Afzal, 2012). Also, due to the patriarchal articulation in the Pakistani culture, women may be convinced to leave their job upon marriage (Syed, 2008; Bibi and Afzal, 2012). High workplace turnover among Pakistani professional women who get married (Khan, 1989) is regarded as one of the most pressing problems with married working women even almost two decades later (Arifeen, 2008).

The structures and processes in the labour market of Pakistan reproduce gendered practices. For example, during job interviews, it is legitimate to ask questions about family background and/or marital status (World Bank, 2012). This could be the employer's strategy to avoid hiring married women who are stereotyped as having more family responsibilities, higher

level of work-family issues, and therefore, less efficient, than their single, engaged or separated counterparts, or their male colleagues in general. In essence, women indulge themselves in self-exploitation by not only accepting discriminatory practices, but actively participating in it by agreeing to curtail their banking jobs upon marriage. This may be to preserve their rigid maternal role within the family, which is paradoxical to their otherwise egalitarian gender role orientation (Kohlman and Krieg, 2013). With respect to the childcare facilities, The Punjab Factories Rule, 1952 considers proximity, furnishing, ventilation, toys and breastfeeding breaks. However, security issues of childcare centres are not taken into consideration in any of these rules and regulations.

Reflections – Women, marriage and career

When I started my academic career, I was frequently questioned about my marriage plans and I would quote my father “First be a doctor, then think of marriage.” Of course, colleagues rolled their eyes at my ambitions. I was widely advised to get married immediately after my MBA. Once, while waiting in a queue for my turn for an interview for Ph.D. scholarship, my colleague (who was also a former teacher and so highly respectable), was surprised that I was competing against my teachers for the scholarship position. He remarked “Why do you want a Ph.D? You should enrol in a cooking course.”

Gender stereotypes associated with women widely prevail in the labour market of Pakistan. The common notion is that women find it extremely difficult to manage dual responsibilities in work and family domains. After graduation, women are thrilled to hunt for jobs, start a career, and get a taste of the professional life. While families speed up search for adequate Mr Right, the daughter’s additional income supports families and facilitates making of dowry. However, upon discovery of the ‘perfect husband’, the probability of a woman continuing her career becomes dependent on the will of in-laws and her husband. As a general custom, people are embarrassed to admit their financial needs in public; therefore, the wife might be persuaded to quit her career. The husband will be the breadwinner and wife will be the homemaker. It can also be that the husband is ‘liberal’ and encourages his wife to continue her career, so she can stay busy at her office while her husband is at work, as well as make some extra money to afford luxuries. However, her primary role remains that of a homemaker.

2.3.1 Pakistani industrial setting

The culture of Pakistan has been described as having relatively high power distances, collectivist orientation and uncertainty avoidance, masculine, a tendency to follow the norms, restrained, *sifarish* [nepotism], corruption, red tape, elitism, limited policy implementation and lack of accountability (Edward, 1976; Trompenaars and Hampden-Turner, 1998; Khilji, 2001; Fafchamps and Quisumbing, 2003; Islam, 2004; Khilji, 2004; Weiss, 2006; Rodriguez, 2007; Routamaa and Hautala, 2008; Bashir, 2009; Azid *et al.*, 2010; Bhatti *et al.*, 2010; Hofstede *et al.*, 2010; Qadeer, 2011; Jhatial *et al.*, 2012). These are discussed below.

In public sector organisations, the policies and plans developed by human resource departments are not fully executed and the boss has unquestionable authority (Islam, 2004; Jhatial *et al.*, 2012). Moreover, employees perform additional tasks without additional benefits, have frequent late sittings in the office, and are provided poor health facilities (including consumption of cheap unhygienic food and delays in medical checkups) (Bashir, 2009; Bhatti *et al.*, 2010). As there is a strong interdependence among society members (Khilji, 2004), this collectivistic orientation promotes the practice of *sifarish* in all sorts of decisions, including hiring, promotions, training, resource allocation (Islam, 2004; Bashir *et al.*, 2012). Relationships are so important that they wipe out, if not distort, the fair system of meritocracy (Khilji, 1999; Khilji, 2001; Syed, 2008; Jhatial *et al.*, 2014).

Managers are often forced to hire staff, not necessarily based on merit, but on the recommendations of their committees or unions. Someone without strong influential background or standing might feel insecure despite his or her punctuality and devotion to his or her work. Merit, talent, performance and potential are all secondary to *sifarish* (Islam, 2004). Depending on the context, both the acceptor and user of *sifarish* can flaunt their symbolic power even if this is a violation of the organisational policies. Thus *sifarish* is of utmost importance for one's career growth in the Pakistani labour market (Khilji, 2001; Mahmood, 2002; Islam, 2004; Fayyaz, 2010; Mirza and Jabeen, 2011; Khilji, 2012).

Compared to the employees in public organisations in Pakistan, those in private multinational corporations (MNCs) tend to have higher self-esteem and self-efficacy due to the relative fairness of HRM practices, organisational culture and managerial behaviour, stemming from the local accountability of MNCs to the parent company (Jhatial *et al.*, 2012). Merit-based hiring, performance-based promotions, and strict rules leave little room for *sifarish* or gender notions. Although there is evidence of national culture influencing HRM practices in private organisations as well (Jhatial *et al.*, 2012), the multinational organisations have relatively sound human resource policies related to hiring, promotions, training and performance appraisals (Khilji and Wang, 2006; Akbar and Akbar, 2012).

The situation of women in low-level positions, or without *sifarish*, is worse. They may be objectified, and face job-insecurity, discrimination and sexual harassment (Mirza, 1999; Mirza and Jabeen, 2011; Mirza *et al.*, 2012a). A working woman can be subject to criticism from the male staff based upon her gender, rather than performance (Hakim and Aziz, 1998;

Samih, 2009; Khan, 2010; Shahid, 2010; Mirza *et al.*, 2012a; Saher *et al.*, 2013; Syed and Ali, 2013).

Some evidence regarding working women's situation in the public sector is encouraging. For example, women are increasingly becoming less dependent on their parents for job-related decisions, may have higher-level jobs than their husband and be working less overtime than their male counterparts (Asghar *et al.*, 2009). Compared to the women working in the public organisations, those working in the MNCs have higher chances of obtaining managerial positions (Ayub and Tahir, 2005; Samih, 2009; Arifeen, 2011).

In an interesting study of gender in a multinational business environment in Pakistan, Ayub and Tahir (2005) discussed three types of gender-based segregation. First is the gender differences across departments, i.e., there are more women than men in jobs related to finance, customer services and secretarial posts, while there are more men than women in management/administration and marketing/sales. Women are more prominent in finance and customer services. Conversely, men are prominent in management/administration and marketing/sales. Secondly, there are gender differences across the management levels. Despite a similar level of professional studies among men, men are largely in the management levels while women are concentrated at officer posts (finance officer, customer services officer) or secretarial levels. In contrast, there was not a single man at the secretarial level. Finally, job assignments also have gender differences. Over a half of the women are assigned tasks related to file-work compared to less than a quarter of the men; less than one-tenth of the women are sent to fieldwork compared to around half of the men; the number of men involved in collaborative work is twice compared to that of women. Thus stereotypes associated with women being adept at soft skills and men at hard skills prevail in organisations (Ayub and Tahir, 2005).

The issue of inadequate childcare facility is an important structural barrier which most married working women face (Ali, 2013). Researchers have expressed great concern over the virtual absence of childcare centres in Pakistan (Aamir, 2004). Saqib (2008) prepared a report on the feasibility of establishing childcare centres (called crèches) in each of the four provinces of Pakistan in order to facilitate the working women in balancing their work and family lives. Two foreign companies in Pakistan (Telenor and Unilever) do provide on-site childcare facility to the employees (Nasir, 2013). According to a recent news article, a few

universities in the Punjab province have already set up childcare centres for the staff's children, and this trend is building up in the Sindh province as well (Ahmad, 2012).

Childcare centres are only available in big cities like Lahore, Karachi and Islamabad and even when available, the number of such centres is extremely low and there is no proper quality assurance system in place. Further, childcare centres tend to be very expensive, usually unaffordable by middle level employees. Another reason for not sending children to childcare facilities is the insecure environment of such institutes. Women thus usually leave their children with their parents or parents-in-law. However, such extended family support may not be available to all women due to different family structures.

Article 37 (e) of the Constitution of Pakistan requires the State to provide secure, just and humane working conditions for employed women (see Mahmood, 2004). The Factories Act, 1934 has a provision that if a factory employs more than fifty women, a suitable room and supervision for children under six years of age should be provided (see The World Bank, 2012). Similarly, both the Labour Protection Policy of Pakistan 2006 and Labour Policy 2010 also consider childcare centre facilities for children of working mothers. These laws pertain only to the factories; no such laws have been found for service-based organisations, such as banks. Even when the organisations are obliged to provide childcare facilities by law, the policies are not implemented or monitored (Ali, 2009).

2.3.1.1 Banking industry

Similar to the reforms undertaken under the Thatcher Administration in the UK (Khilji and Wang, 2007), the financial sector of Pakistan underwent tremendous changes, and the banking industry emerged as a competitive industry (Hunjra *et al.*, 2010; Rahim, 2010; Nawaz, 2011; Obaid, 2013). In particular, the HRM practices in the banks shifted from a bureaucratic organisational culture and *sifarish* and seniority based HR decisions to merit-based recruitment, including a tremendous increase in the number of women. The work ethics thus evolved into a competition-driven, performance-oriented, merit-based organisational culture (Khilji, 2001). However, the country-level economic condition, political instability, energy crises, terrorism and insecurity and wider corruption continue to influence the fast-growing banking sector (Hunjra *et al.*, 2010; Rahim, 2010; Nawaz, 2011; Obaid, 2013).

As of 2012, the banking industry of Pakistan had over 38 banks with 10,000 branches with approximately 130,000 employees throughout the country. The sector is dominated by

domestic private banks, which are 22 banks with almost 8000 branches in the country; followed by public sector banks, which are nine with 2400 branches.

Researchers have focused on Pakistani banking industry, primarily because of its growth, which contrasts with the general decline in Pakistan's economy (e.g. Akbar and Akbar, 2012). While the banking industry is currently one of the only profitable industries in Pakistan, the global recession has impacted the banking industry (e.g. Khawaja *et al.*, 2010) and many banks in Pakistan are actually in trouble (Iqbal, 2012).

Long working hours have become an occupational norm in the banking industry of Pakistan (Malik and Khalid, 2008). Bankers are working beyond the 9:00 a.m. to 5:00 p.m. official hours (Bashir and Ramay, 2010), with an average of more than 12 hours on a weekday (Rahim, 2010). Long working hours can lead to stress and mental health problems (Ahmad *et al.*, 2011).

While the majority of the empirical research on banking sector of Pakistan has largely ignored women's experiences, the field of work-family conflict (WFC) in the banking industry of Pakistan is getting increasing attention of researchers (Özbilgin and Woodward, 2003; Zaman and Zulfiqar, 2005; Malik and Khalid, 2008; Afzal *et al.*, 2010; Bashir and Ramay, 2010; Hunjra *et al.*, 2010; Abbas and Premi, 2011; Anwar and Shahzad, 2011; Khattak *et al.*, 2011; Malik and Ahmad, 2011; Mirza and Jabeen, 2011; Shahid *et al.*, 2011; Shujat and Bhutto, 2011; Victor and Thavakumar, 2011; Akhtar *et al.*, 2012; Mehta, 2012; Abid *et al.*, 2013; Sarwar, 2013).

Some researchers argue that the employees in both public and private sector banks are well-motivated, committed and engaged and satisfied with their jobs (Mohsan *et al.*, 2011; Hussain, 2012). WFC is the major cause of stress among workers in the banking sector of Pakistan (Khattak *et al.*, 2011). It has also been confirmed that WFC increases turnover intentions (Noor and Maad, 2008; Shahzad *et al.*, 2011); and decreases job satisfaction (Nadeem and Abbas, 2009), job performance (Ahmad, 2008) and organisational commitment (Bashir and Ramay, 2008; Asghar *et al.*, 2009). It is suggested that the majority of banks do not even have the written copies of work-life balance policies (Abbas and Premi, 2011). The provision of work-life balance opportunities can decrease the negative effects of perceived workload on organisational commitment and productivity (Malik and Ahmad, 2011). It is not surprising that the employees are frustrated due to stress, anxiety and inability to manage

family roles, primarily because the branch managers lack of emotional intelligence (Akbar and Akbar, 2012). Also, men working in the banks are more satisfied with their jobs than women, because women face fewer opportunities for career and development and face more gendered issues at work (Hunjra *et al.*, 2010).

2.3.2 Family structures, support systems and women's work

This section discusses the different types of family structures in Pakistan, and their unique settings in terms of the paid domestic labour and dependence on in-laws.

The national average household size in Pakistan is 6.41 members. It is slightly higher in rural areas than in the urban areas, and the richest households may have a comparatively smaller family size than the poorest households (Pakistan Bureau of Statistics, 2013). The average number of people employed per household in Pakistan is 1.89, and 1.69 in Urban Punjab (Pakistan Bureau of Statistics, 2013). The average monthly income per household was 2011-12 was PKR 34,780, or equivalent to GBP 200 approximately) (Pakistan Bureau of Statistics, 2013).

Two major types of family systems exist in Pakistan (Taqi *et al.*, 2007). Family systems in the urban areas of Pakistan, similar to that in India and South Asia, have evolved from a pure extended family to a dispersed or modified extended family system, where privacy is minimal (Aamir, 2004; Zaman and Zulfiqar, 2005; Kamal *et al.*, 2006; Khatoon and Muhammad, 2007; Samih, 2009). The first is the traditional joint-family system, also called extended-family system, which includes the father and mother, sons, grandsons and great-grandsons with their spouses, as well as daughters, granddaughters, and great-granddaughters until they are married – thus it often includes several married couples and their children (Khatoon and Muhammad, 2007). The family is headed by the father, supported by the mother, and in his absence, his eldest son, guided by his mother and supported by his spouse. The father trains his eldest son for this future responsibility (Arif and Amir, 2008). The retirement age in Pakistan is 60 years, after which the elders largely depend on the family members for financial support and care (Sabzwari and Azhar, 2011). Usually, the elders are the decision-makers, while the young are expected to be submissive to the elders. The second kind of family system in Pakistan is the nuclear family, in which the couple lives separately from their parents and siblings (Naqvi and Shahnaz, 2002; Aamir, 2004; Zaman and Zulfiqar, 2005; Kamal *et al.*, 2006; Khatoon and Muhammad, 2007; Samih, 2009). Often highly

educated, professional, and modern, the small family (consisting of the husband, wife, their children and usually a maid) resides in metropolitan or urban areas. As nuclear families have fewer number of members so there is cooking for fewer people, washing for fewer people, and looking after fewer people – in other words, the domestic burden is lower. Moreover, the absence of in-laws provides much-craved “social freedom” for the couple, thus an incentive for working women to favour living in the nuclear families.

Reflections – Women, marriage and children

Throughout my life in Pakistan, I have never heard of any woman becoming a mother without marriage. Only married women have children. Since the recent Western influences in the big cities in Pakistan, there might be cases where unmarried women may have become pregnant, but such cases are swept under the rug due to fear of amplified social disgrace. In some rural areas in Pakistan, if a woman is caught having ‘relationship’ with a man, without marriage, the tribal head may decide that both the man and the woman should be stoned to death, buried alive etc. As such, having children without marriage is an alien concept in Pakistan.

A Pakistani woman is usually considered inferior to her male counterparts, marriage is looked upon as security, and a wife will do anything to prevent a divorce because of the social stigma attached to it (Shah and Naqvi, 1986; Zakar *et al.*, 2012). Pakistani societal norms dictate that women must marry and reproduce - preferably a son - to gain social respect and status (Sathar *et al.*, 1988; Hussain *et al.*, 2000). The average Pakistani woman assumes to get married in her 20s (Aston and Britain, 2007). This has increased over the years - the average age of marriage for women was 17.9 in 1951 and 25.6 in 1998 (Nayab, 2009). According to the recent statistics, the average age at marriage of women is 21.7 years; where almost a quarter of women aged 15-19 years, and more than half of women aged 20-24 years are married (UNDP Pakistan, 2013). The fertility rate in Pakistan has been persistently declining for the last two decades, i.e., the average woman in Pakistan had 5.6 children in 1994, and 4.1 children in 2006 (Hardee and Leahy, 2008).

Women in *Syed* [caste] families may face rigid restrictions from their ethnic and gender identity to marry within their clan. These women (belonging to a Syed family) occupy higher social position in Pakistan as they are popularly known to be descendants of The Holy Prophet (P.B.U.H) (Esposito, 1995). Nevertheless, these women may pose an economic liability on the family due to the provision of large dowries at her marriage (Miller, 1984; Winkvist and Akhtar, 2000). Upon marriage, a woman usually migrates to the husband’s home, and even to the husband’s city or country (Rodriguez, 2007; Azid *et al.*, 2010).

In Pakistan, women's *habitus* generally dictates strong values specific to their primary childcare roles. Even Islam projects extremely high status of a mother, with a common belief that "Your mother is your passport to heaven; heaven lies under the feet of your mother." Conversely, the lived realities of working women in Pakistan present an abysmal picture: according to a report by Save the Children (2012), Pakistan is the third worst place for mothers. In a public poll about women's rights in Pakistan, 59 percent of the respondents said that the women in Pakistani society are given less respect than that accorded by Islam (Gallup & Gilani Pakistan, 2010)¹⁵. Islamic feminists try to deconstruct the notion of female dependency and male protection; they elaborate the idea of mutual support/protection of men and women (Badran, 2006). Some also call for reinterpretation of these Islamic sources to provide equal rights for women within the Islamic framework (Mirza, 2008) and unpaid domestic labour performed by women – typically regarded as a cultural norm – contrasts sharply with what is widely believed to be the Islamic code and law (Fernea, 2010). There are differences among Muslim countries, for example, on the Islamic perspective of gender and its impact on female employment (Syed, 2010).

Empirical evidence suggests that economic, physical, sexual and psychological violence against women is common in the Pakistani society (Ghouri and Abrar, 2010; Ali, 2011). Violence on a woman is typically justified as a consequence of her misconduct (Ali *et al.*, 2011a); physical abuse to punish 'bad' behaviour is perceived acceptable by some women in Pakistan (Ali *et al.*, 2011b). Slapping, hitting, punching and kicking are not even considered violence (Siddiqui and Hamid, 2000), as much as over 90 percent of Pakistani wives being struck, beaten or sexually abused (Spencer and Chesler, 2007) and wife beating taking place in approximately 80 percent of the households in Pakistan (Siddiqui and Hamid, 2000). Shaikh (2000) suggests that all women in Pakistan have been yelled at, and a large number slapped by their husbands. In an empirical study of domestic violence on women in Pakistan, only 14 out of 7,895 abused women had reported the matter due to the risk involved in disgracing the family and one's own reputation, as well as exacerbating marital conflict (Andersson *et al.*, 2010). Similarly, in 1989 only 39 cases were reported where husbands did not allow the wife to visit parents and it increased to 302 in 1998 (Siddiqui and Hamid, 2000). The *habitus* reinforces the strong notion of privacy of family-specific issues (Siddiqui

¹⁵ The report presented data of 30 years of polling about family and society in Pakistan. The participants of the survey were between 100-2500 in number, aged 18 years or above, belonging to different education and socioeconomic profiles from all across the country.

and Hamid, 2000; Ali *et al.*, 2011a). This may cause women to be reticent about sharing any experiences of physical abuse.

Some professional women hire maids or servants, who either live with the family or come in for a few hours during the day, for help with domestic chores such as childcare, laundry, cooking and cleaning. In a study of women working as doctors, teachers and in the office sector of Pakistan, Kamal *et al.*, (2006) found that almost all participants in the study on working women were assisted by maids in laundry, half in cooking and a quarter in childcare. In research on women working in the banks and private organisations, Zaman and Zulfiqar (2005) found that more than half of the participants in the study of working women in metropolitan cities had maids for helping in the childcare.

Reflections – Maids

These maids are not considered a part of the family, sit on the floor/carpet and eat leftover food in separate utensils after the family has finished their meals. They require training about usage of machinery, such as using microwave ovens, feeder sterilisers, washing machines, etc. and 'cannot be trusted' to be left alone with the infants. They provide help, indeed, but require surveillance of a family member, who is also typically a woman. In some regions, the maids are abundant and very cheap; but in other regions, especially metropolitan cities of Pakistan, the selection, training and retaining of maids are challenging tasks. Married women in Pakistan discuss their maids as habitually as the English women discuss the weather. It is a common saying that maids are problem of every household in Pakistan. Nevertheless, the presence of a maid in the house can reduce the domestic burden of the working woman.

The status of the domestic maids in Pakistan is poor, primarily because it is an unregulated and undervalued form of employment (Shahid, 2007). It is often associated with bonded labour wherein families who have debts to pay to landlords in the rural areas engage in domestic service, often for all their life. These maids are usually from rural backgrounds, uneducated and extremely poor. A study on child domestic labour found that every fourth household in major cities in Pakistan employs children, the majority of whom are girls (Saleem and Hassan, 2012). Maids are preferred over a male servant based on the perception of maids being submissive and motherly towards children. Moreover, other women family members of the house are comfortable in the presence of a woman as a domestic helper, instead of a man. They are given less than half the wages of their male counterparts in the same occupation (Shahid, 2007; 2010). Ironically, hiring women as domestic helpers also represents the reinforcement and replication of gender inequalities.

Households in Pakistan are usually hierarchal with labour division on the basis of age, gender and relation. For example, a daughter-in-law is expected to work harder than a daughter

(Fafchamps and Quisumbing, 2003). A joint-family system can be seen as supportive yet restrictive for working women. In an empirical study by Arif and Amir (2008) in which all women were married and living in a joint-family system, 41 percent of the women said that the joint-family system was supportive of the professional women, 38 percent said it had both pros and cons; and the majority reported difficulty in giving time to marital life due to the large number of members in a joint-family system. Moreover, almost half of the participants prepared breakfast and dinner themselves. This shows that half of them are responsible for cooking before going to the office and after coming home, despite living in a joint-family system. The married working women may be satisfied with the help of family members and in-laws due to the reduced domestic chores (Arif and Amir, 2008).

Generally, men in the family are responsible for chores involving visits to the ‘purely public’ such as grocery shopping (Gallup & Gilani Pakistan, 2013) and dealing with the bank (Gallup & Gilani Pakistan, 2013). The majority of husbands encourage their wives to build careers; however, the encouragement is majorly verbal – physical help from husband in childcare or kitchen cannot be demanded (Zaman and Zulfiqar, 2005). If the husband is sympathetic towards his exhausted wife and lends a helping hand in the kitchen or domestic work, he is subject to social criticism (Samih, 2009; Syed, 2013). Some husbands agree that they should participate actively in childcare; however, they hardly do so in routine life (Awan and Naeem, 2005; Kamal *et al.*, 2006).

2.3.3 Working Women

Working for paid employment is considered as a woman’s own choice, rather than a demand of men, so if the wife complains of being overburdened, the men excuse themselves from sharing the domestic burden by suggesting that the woman might as well quit her career (Samih, 2009; Mirza and Jabeen, 2011; Syed, 2013). Professional working mothers believe they are better able to balance their roles in work and family domains in mid-career as compared to the initial stages of career and when children have grown up and started going to school (Zaman and Zulfiqar, 2005; Abid *et al.*, 2013). In some ways, this is similar to the life course experiences of women outside Pakistan (Higgins *et al.*, 1994; Tomlinson, 2006; Lewis and Humbert, 2010; Grzywacz and Demerouti, 2013; Poelmans *et al.*, 2013).

Within the multicultural diversity, Pakistani women’s participation in public spheres can be restricted by various levels of patriarchy. A Pakistani woman cannot be described in a

particular definite way, she is “a myriad creature of whom a single image does not suffice” (Mumtaz and Shaheed, 1987, p.21). The profile of a working woman is determined by multiple determinants, including her region, financial standing, family background, marital status, type of organisation where she is employed, etc. (Mumtaz and Shaheed, 1987).

The average woman at a management level in the private sector of Pakistan can have a profile different from that of her counterpart in the public sector (Arifeen, 2008). While Mirza (2002) characterises the professional, managerial women in Pakistan as belonging to upper-(middle) class whose mothers and maybe grandmothers are also professionals, her profile has been more recently described as a highly educated, English-speaking¹⁶, around 30-35 years of age, employed by a multinational corporation, living and working in a metropolitan city. If married, her husband is a highly educated professional, she has one or two school-going children, and has hired help for sharing domestic work (Arifeen, 2008). A professional, managerial women who started a career, left her job, and later resumed her career can embody a similar profile (Mirza, 2002).

The elements of an average professional, managerial women identified above is only one of the many different identities of women. The major cause of stress for the bankers seems to be work timings (Malik and Khalid, 2008; Bhatti *et al.*, 2010; Shahid *et al.*, 2011); however, experiences of women are different from their male counterparts due to the negative effects of women’s long office hours on their families.

2.4 Conclusion

This chapter has emphasised that women’s voice has been largely ignored in the mainstream literature of work-family interface in the banks in Pakistan. It has provided a context-sensitive account of women’s experiences in work and family domains at the level of individual, and this was addressed through a multi-level contextual approach to women’s position in work and family structures. The chapter was framed in Layder’s (1993) stratified framework that engages with the macro (Pakistan), meso (labour market, banking sector) and micro (family and individual) levels of human action and social organisation. Following this strategy to address women’s work-family experiences, the historical context of women’s work in Pakistan was reviewed. The contemporary context of women’s work was also provided.

¹⁶ English language abilities can be a source of advantage for the working women even in the European context (Huws, 2009).

Empirical evidence suggests that the labour market in Pakistan is gendered. Although the culture is changing, women still need ‘permission’ from the family to take up paid employment, and are expected to marry and fulfil the image of a homemaker. Even when certain professions are designated as appropriate for women, and women’s work in other professions is not considered legitimate, women are resisting the culturally constructed norms that objectify women as symbols of family honour. There are different types of family structures in Pakistan, and even when maids are available to share in the domestic chores, a woman is still seen primarily as a homemaker. The support systems for working women to balance their homemaker and breadwinner roles are weak. Using a multi-level framework as the foundation of the contextualisation of WFC has made it expedient to pick out relevant processes that determine or influence women’s experiences so as to simplify and organise the context for the purpose of this study.

The next chapter conceptualises the field of this study, i.e., work-family conflict. It also presents a theoretical framework and reviews the existing empirical research on working women’s experiences in Pakistan.

Chapter 3: Conceptual Framework of Work-Family Conflict in Pakistan

3.1 Introduction

In the context of ongoing socio-cultural changes in Pakistan, existing research acknowledges that Work-Family Conflict (WFC) in the Pakistani context is an under-researched (Bashir, 2009) and emerging issue (Syed, 2013) and there is a need to provide insight into indigenous manifestations of WFC in Pakistan (Aycan, 2008). This chapter first discusses various salient aspects of the work-family interface, including role theory, work-family balance, work-family enrichment, and finally, work-family conflict (WFC). As the focus of the study is WFC, the various tenets of WFC are deconstructed in terms of its contours, causes, consequences and coping strategies. The chapter goes on to utilise Frone *et al.*'s (1992) model of WFC and looks at WFC from a multi-level perspective, feminist lens and intersectional approach in order to give voice to women's work-family experiences in a complex patriarchal society. It also employs Bourdieu's (1977, 90, 96, 98, 2001) concepts of *habitus*, *field*, *capital* and *symbolic violence* to address structure and agency interaction for working women. The result of this indigenous conceptualisation of work-family conflict is a comprehensive conceptual framework to address the Four C's of WFC.

3.2 Work-family interface

Since the formal introduction of the concept of work-family interface, scholars of management, human resource management, organisational behaviour, organisational psychology, applied psychology, sociology, gender, feminism, marriage, family, and health-related disciplines have researched various perspectives, directions and dimensions of work-family interface (Pitt-Catsouphes *et al.*, 2006; Whitehead, 2008). Particularly, for the last three decades, researchers have been addressing work-family issues with sustained interest (Özbilgin *et al.*, 2010; Grzywacz and Demerouti, 2013; Poelmans *et al.*, 2013).

Definitions of *work* and *family* have been subject to debate (Zedeck, 1992), particularly whether *work* is limited to tasks associated with paid employment or also includes unpaid employment (e.g. housework, volunteer work). Nevertheless, this study refers to 'work' in terms of formal paid employment outside the home, and 'family' as two or more individuals, usually living together, with interdependent roles to achieve shared goals.

The discussion below presents three perspectives (integrative, negative, positive) of work-family interface (Carlson and Grzywacz, 2008) and provides a rationale for focusing on work-family conflict for this study and then offers a context-sensitive conceptualisation of WFC for women working in banks in Pakistan.

3.2.1 Role theory

Research on work-family conflict is rooted in role theory, i.e., the likelihood of an individual experiencing role conflict increases with an increase in the number of his or her roles (Marks, 1977). Role conflict is defined as “simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other” (Kahn *et al.*, 1964, p.19). Work and family roles can be allies in certain aspects and enemies in other aspects; therefore, a person may simultaneously experience work-family conflict and work-family enrichment. If the level of work-family enrichment experienced exceeds the level of work-family conflict, then the overall effect may be positive; if the positive and negative experiences are equal in level, then the overall effect can be of work-family balance; if the negative experiences exceed the positive levels then the overall effect is negative (Friedman and Greenhaus, 2000).

3.2.2 Integration perspective: work-life balance

The terms work-family balance (WFB) and work-life balance (WLB) have been used interchangeably by some (Wierda-Boer *et al.*, 2008). Others have used the two terms in distinguishable ways. Work-family balance is defined as the degree to which an individual is able to simultaneously balance the temporal, emotional and behavioural demands of both paid work and family responsibilities (Hill *et al.*, 2001, p.49). On the other hand, work-life balance is defined as “an individual’s ability to meet both their work and family commitments, as well as other non-work responsibilities and activities” (Ali *et al.*, 2011b, p.49). Regardless of the term used, integration perspective is based on role balance theory that people seek full and meaningful experiences in their work and family lives (Marks and MacDermid, 1996). It is also seen as “the absence of unacceptable levels of conflict between work and non-work demands” (Greenblatt, 2002, p.179) or equal engagement, attention, investment of time, psychological involvement or identification across all roles (Aryee and Luk, 1996). Another viewpoint of WFB is ‘fit’ or the extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s

life-role priorities at a given point in time (Greenhaus and Allen, 2006). In the Pakistani context, there is some empirical support for the benefits of WLB for both the employees and employers. However, WLB may be dependent upon the individual, thus posing a challenge to the organisations in the design and implementation of family-friendly initiatives (Carlson *et al.*, 2009).

3.2.3 Positive perspective: work-life enrichment

Marks (1977) proposed an enhancement perspective of role theory that the individuals' performance of roles in one domain (e.g. work) can benefit their performance of roles in another domain (e.g. family). In line with the positive psychology movement, positive perspectives of work-family interface have come under the attention of researchers (Shockley, 2011), specifically, work-family enrichment (Greenhaus and Powell, 2006), work-family enhancement (Sieber, 1974), work-family facilitation (Wayne *et al.*, 2007) and positive spillover (Crouter, 1984).

WLE is grounded within the expansion-enhancement perspective, maintaining that involvement in multiple roles can benefit the employees, and these benefits outweigh the difficulties or costs associated with work and family roles (Kinnunen *et al.*, 2006), the underlying assumption of these positive perspectives of work-family interface is that participation in work (family) domain is made easier by virtue of participation in family (work) domain. Researchers have called for a recognition of the positive aspects of combining work and family roles (Frone, 2003). However, empirical research on the positive aspects of work-family interface is sparse (Karatepe and Bekteshi, 2008) and there is a need to distinguish among these concepts (Carlson and Grzywacz, 2008).

Related to work-life enrichment are the concepts of positive spillover, and work-family facilitation. Positive spillover focuses primarily on the transfer of positively valenced individual attributes between work and family domains (Kinnunen *et al.*, 2006; Lewis and Humbert, 2010). This is different from enrichment and facilitation that not only recognise these individual attributes, but also highlight the possibility of work and family roles affecting each other through other means (Carlson and Grzywacz, 2008). Moreover, while positive spillover gives general attention to consequences of the individual-level transfers between work and family, enrichment focuses on how these transfers shape performance and quality of life in either domain. Additionally, positive spillover and enrichment focus on

individual-level consequences of the transfers while facilitation focuses on the system-level implications of these transfers. On the other hand, work-family facilitation is experienced when the experiences or skills acquired in one role make it easier to participate in another role (Frone, 2003). It is defined as “a form of synergy in which resources associated with one role enhance or make easier participation in another role” (Voydanoff, 2004, p.399).

In the context of Pakistan, there is evidence of experiences of work-family enrichment in the literature, that some professional women in Pakistan are attached to their work-specific roles and feel more active, creative and accomplished when they are in the office (Mirza, 1999; Afzal *et al.*, 2010; Mirza and Jabeen, 2011); however, the concept of work-life enrichment is yet to be recognised by researchers.

3.2.4 Negative perspective: work-life conflict

In line with the continued struggle of millions of adults to juggle the two most dominant life domains of work and family (Michel *et al.*, 2010), the recent growth of interest in work-life issues in organisational studies (Özbilgin and Syed, 2010) has been dominated by the conflict perspective of work-family literature (Greenhaus and Parasuraman, 1999; Allen *et al.*, 2000). This conflict perspective of work-life issues is influenced by the scarcity hypothesis within role theory (Kahn *et al.*, 1964) which assumes that individuals have a fixed amount of time and energy and participation in multiple roles (e.g. work and family) results in the devotion of greater resources to one role and less resources to the other role (Greenhaus and Powell, 2003) which inevitably causes conflict. Greenhaus and Beutell (1985, p.76) provide a seminal definition of work-family conflict (WFC) (McMillan *et al.*, 2011) as “a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role”. Two decades after the initial seminal definition of WFC, Greenhaus *et al.*, (2006, p.64) built up on additional research to update the definition, “the essence of work–family conflict is inter–role interference, and work–family conflict could just as easily be referred to as work–family interference.”

Researchers have used various terms interchangeably with WFC, including inter-role conflict (Kopelman *et al.*, 1983), work family inter-role conflict (Eagle *et al.*, 1998), work-home conflict (Jones and McKenna, 2002), negative work-home interaction (Demerouti *et al.*, 2004) and paid-nonpaid work conflict (Huws, 2006b). However, work-family conflict and

work-family interference can be differentiated from each other: work-family conflict is non-directional in nature, and when one domain interferes with another domain, then the individual takes a decision to reduce work-family conflict and maximise work-family balance (Carlson and Grzywacz, 2008).

Research emphasises that WFC consists of two related, but distinct, concepts: interference of work with family life (WIF), and interference of family life with work (FIW) (Frone *et al.*, 1992a; Duxbury *et al.*, 1994). Research also highlights that work-family interface is asymmetric: WIF is experienced more than FIW (Frone *et al.*, 1992a). Existing research has also provided evidence that having young (or more) children in the home can increase WFC, but the effects of gender and class on WFC are said to be complex (Bellavia and Frone, 2005).

3.2.5 Frone *et al.*'s (1992) model of work-family conflict

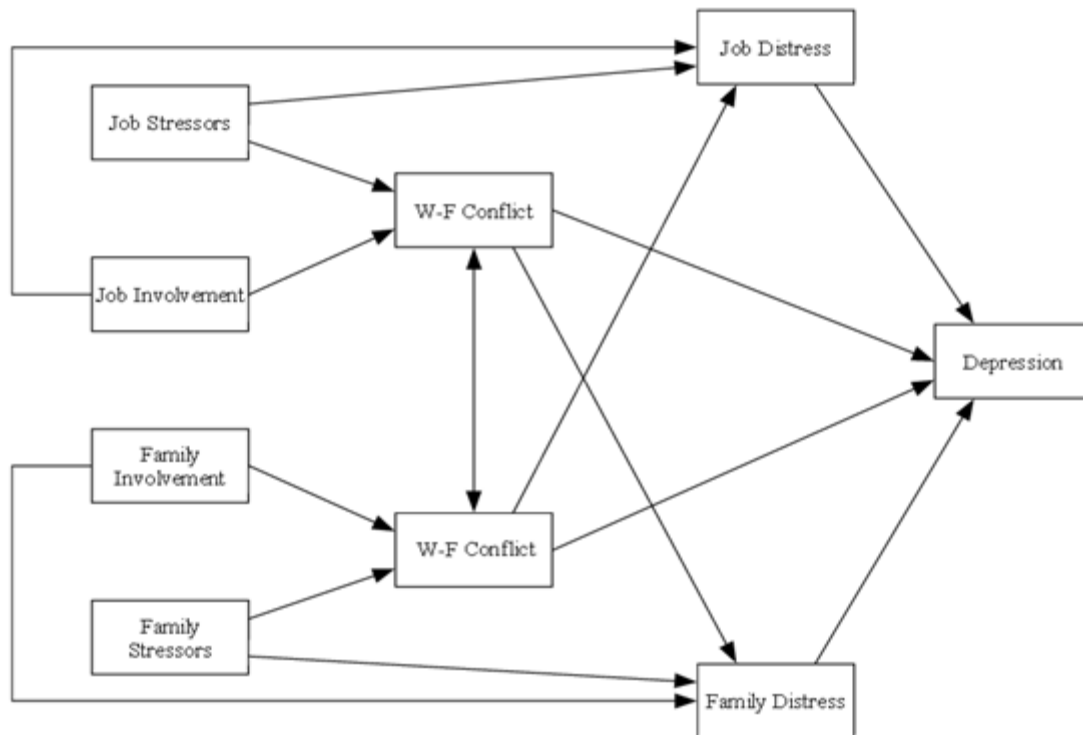
Bedeian *et al.*, (1988) evaluated a model of the processes by which work-specific role stress and parental demands interact to influence job satisfaction and marital satisfaction and, ultimately, overall life satisfaction. Although their study revealed only minor gender differences, it highlighted the importance of examining gender differences in WFC. Extending on previous studies, including Bedeian's model (1988), Frone *et al.*, (1992a) used structural equation modelling, with a sample from the U.S.A, to develop and test a comprehensive model of WFC (Figure 3.1 below).

The model explicitly distinguished between WIF and FIW as two distinct directions of WFC. Moreover, it submitted a positive reciprocal relationship between WIF and FIW, and suggested that WIF and FIW may have unique causes and consequences, i.e., WIF is caused by job stressors and job involvement; while FIW is caused by family involvement and family stressors. They identified job distress and family distress as the consequences of WIF and FIW, and argued that these resulted in overall depression. Contrary to their expectations, they found considerable similarity in men and women in the causes and the consequences of WIF and FIW.

Later, Frone *et al.*, (1997b) extended their original model of WFC to incorporate cross-cultural aspects of WFC. Several researchers have used this integrative model to analyse work-life conflict in single country studies or cross-cultural studies. For example, Aryee *et*

al., (1999) explored the adaptability of a Western WFC model to a Chinese population and suggested that many of the relationships among work and family constructs are similar across the two cultures, but that the nature and effects of the cross-over between family and work domains on overall employee wellbeing may differ.

Figure 3.1 Frone *et al.*'s (1992) model of work-family conflict



3.2.5.1 Limitations of Frone *et al.*'s (1992) model for WFC in the Pakistani context

Michel *et al.*, (2009, p.199) regard Frone *et al.*'s (1992a) model as “one of the most influential in the area of work and family.” Work-Family literature has generally not acknowledged the role of societal or national culture in shaping individuals' experiences of the work-family interface (Powell *et al.*, 2009). It is one of the few models of work-family interface that has received empirical attention in non-Western countries (Hill *et al.*, 2004), although not yet in Pakistan. This study adapts Frone *et al.*'s (1992b) model of WFC to develop a multi-level examination for both directions of WFC, i.e., family-to-work conflict and work-to-family conflict. It highlights two distinct directions of WFC; however, it does

not accommodate the multiple hierarchical systems that shape an individual's development, i.e., work domain and family domain at the level of micro system; relationship (or conflict) between roles at work and roles at home at the level of meso system; formal and informal social structures at the level of exo system, including society and workplace; and the cultural, religious institutions, or gender at the level of macro system. It also does not consider the influence of the intersectionality of gender, culture and religion on work-family experiences, which can provide context-specific insight into the work-family experiences of women in Pakistani society. Finally, it does not address coping strategies at all, and seems to regard the prevalence, causes and consequences as static, i.e., not subject to change over time or contexts.

3.3 Four C's of work-family conflict

In the last two decades, researchers have struggled to understand the diverse constructs engrained in the concept of work-family conflict (WFC), especially the contours, causes, consequences and coping mechanisms. This section addresses these four aspects in light of the existing literature.

3.3.1 Contours of work-family conflict

Having a consensus about the constitutive definition of WFC does not indicate a consensus about measuring WFC (Reichl *et al.*, 2014). In the original formulation of the concept, WFC was suggested to be non-directional in nature (Greenhaus and Beutell, 1985) and was conceptualised as a unidimensional construct (Eby *et al.*, 2005). Later, research emphasised that WFC consists of two related, but distinct, concepts: WIF is interference of work with family responsibilities, and FIW is interference of family life with work roles (Frone *et al.*, 1992a; Duxbury *et al.*, 1994). WIF is also called Work-to-Family Conflict; while FIW is also called Family-to-Work Conflict.

It is necessary to differentiate between these two directions of WFC (Amstad *et al.*, 2011) because of the asymmetric nature, i.e., WIF is experienced more than FIW (Frone *et al.*, 1992b), a possible explanation being that work roles tend to be less elastic than family roles (Greenhaus and Parasuraman, 1999) and work demands are accommodated more than family demands (Somech and Drach-Zahavy, 2012). This bidirectional relationship between work

and family life has received empirical support in various research contexts (Kinnunen and Mauno, 1998; Hill *et al.*, 2004; Aycan, 2008; Spector *et al.*, 2009).

In addition to the directions of WFC, its types have also been widely researched. Originally, Greenhaus and Beutell (1985) submitted three major forms of work-family conflict: a) time-based conflict (conflict in time spent on simultaneously performing work and family roles); b) strain-based conflict (strain in one domain affects performance in another domain); and, c) behaviour-based conflict (incompatibility of behaviour expectations in the roles of both work and family domains). Existing research provides empirical evidence to support time-based, strain-based, and behaviour-based forms of the work-family conflict (Frone *et al.*, 1997b; Bruck and Allen, 2003). Research tends to provide evidence of the perception of WIF as time-based conflict, while FIW as energy-based conflict (Schütter and Boerner, 2013).

Based on the two directions and three types of WFC, the following six dimensions of WFC are widely supported in the empirical literature: (1) time-based WIF, (2) time-based FIW, (3) strain-based WIF, (4) strain-based FIW, (5) behaviour-based WIF, and (6) behaviour-based FIW (Carlson and Frone, 2003).

A fourth type of WFC has also been introduced in the existing literature, psychological-based WFC, which is defined as “the psychological preoccupation with one role, while performing another role that interferes with one’s ability to become engaged in the last role” (Carlson and Frone, 2003, p.518). Other interesting constructs in the existing literature include job-homemaker conflict to refer to the incompatibility between work role and homemaker role; job-parent conflict to refer to incompatibility between work role and parental role; and job-spouse conflict to refer to the incompatibility between work role and the spousal role (Aryee, 1992; Kim and Ling, 2001; Aycan, 2008). These three types of WFC have been empirically supported in the context of women working in the banking sector in Sri Lanka (Victor and Thavakumar, 2011).

According to Kamal *et al.*, (2006) the majority of married working women in Pakistan who have high self-esteem due to their working status and financial stability are exhausted from conflict in work and family demands. It is acknowledged that the women in Pakistan experience WFC (Maqsood *et al.*, 2005; Kamal *et al.*, 2006; Afzal *et al.*, 2010; Ahmad *et al.*, 2011; Ansari, 2011; Rehman and Roomi, 2012; Saher *et al.*, 2013). With the exception of research on gender differences in the prevalence, although not the types, of the two directions

of WFC (Ansari, 2011), research on the gender perspective of WFC has received little attention in Pakistan.

3.3.2 Causes of work-family conflict

Work-family researchers have also addressed the causes of WFC (also called predictors or antecedents). The literature suggests that WIF and FIW may have unique causes (Frone *et al.*, 1992a). For example, WIF arises more from work-specific causes than family-specific causes; while FIW arises more from family-specific causes rather than work-specific causes (Frone, 2003; Bellavia and Frone, 2005). However, some work and family factors (job stress, family stress and family conflict) are strongly related to both directions of WFC.

A useful classification of WFC causes has been provided in meta-analytical reviews by Byron (2005) and Eby *et al.*, (2005) as three groups: work-domain, family-domain and domain-unspecific causes. Furthermore, a relevant, comprehensive framework based on a meta-analytical examination of WFC causes by Michel *et al.*, (2010) groups the causes of Family-to-Work Conflict (FIW) as work role stressors (job stressors, role conflict, role ambiguity, role overload) and work social support (organisational support, supervisor support, co-worker support). On the other hand, the causes of WFC are grouped as family role stressors (family stressors, role conflict, role ambiguity, role overload), family involvement (family interest/centrality), family social support (family support, spousal support), and family characteristics (family climate).

Particular attention has been paid to the family structure in understanding WFC (Eby *et al.*, 2005). For example, family role characteristics that require a person to spend large amounts of time in the family domain can produce more WFC. Other family characteristics that affect WFC include marital status, presence of children, number and age of children, amount of marital support, family roles, and the availability and suitability of childcare (Greenhaus and Beutell, 1985; Mullen *et al.*, 2008; Grzywacz and Demerouti, 2013; Poelmans *et al.*, 2013).

Studies have examined the relationship between work and family domains with the moderating effect of the number of work hours, type of job, supervisory support, and organisational culture. Industrial and organisational psychology have a time-long association with individual differences, yet, very little research has examined the role of personality in WFC. Eby *et al.*, (2005) acknowledged the research on individual differences in life role

values, attachment style, negative affectivity and personality in relation to work-family relationships. Furthermore, Eby *et al.*, (2005) identified that the existing research neglects the role of person-specific circumstances, including childhood experiences, parental attitudes and friendship patterns in shaping work-family interface.

In the context of Pakistan, organisational culture seems to be a major influence on the employees' work-family experience. For example, employees in the public sector in Pakistan have a relatively relaxed environment under the bureaucratic structure; however, employees in the private organisations undergo frequent long hours, fear of utilising flexible arrangements, and are evaluated on the basis of the number of hours spent in office instead of actual output (Bashir and Ramay, 2008; Bashir, 2009). It is not surprising that the private sector employees in Pakistan resort to counterwork behaviour¹⁷ due to high WFC (Bashir, 2009).

There is also evidence of WFC being caused by immense stress (Sarwar and Aftab, 2011), particularly in the banking industry of Pakistan (Bashir and Ramay, 2010). WFC can also evolve from employee's failure to maintain the lines separating work domain and family domain, such as provision for family care, which results in a care dilemma (Malik and Khalid, 2008). This is especially true for the banking industry since long working hours have become an occupational norm and the five day week has been extended to a six day week, without additional compensation (Hashmi, 2010). The desire for work hours reduction being higher among women than men in banks, and dual earner couples with children are likely to experience higher WFC than their counterparts (Hashmi, 2010).

3.3.3 Consequences of work-family conflict

The consequences of WFC have been a major focus of researchers. The literature suggests that WIF and FIW may have unique consequences (Frone *et al.*, 1992a), and that the intensity of relationship of negative consequences with WIF and FIW is not the same (Amstad *et al.*, 2011).

Several researchers have provided evidence that WFC is positively associated with a host of adverse health-related outcomes. However, the findings of specific associations have been

¹⁷ Deviant behaviour on the part of employees that is in violation of organisational norms, including theft, sabotage, absenteeism, turnover, drugs (Robinson and Bennett, 1995).

contradictory. Prior research on WFC did not cater to its directions when addressing health-related outcomes (Frone *et al.*, 1997a). Additionally, a self-report symptom checklist or ratings of health were adopted, rather than objective outcomes. FIW is said to be longitudinally related to greater depression, physical health complaints and hypertension; in contrast, WIF is longitudinally related to higher levels of heavy alcohol consumption (Frone *et al.*, 1997a).

Generally, there are a multitude of negative effects of both WIF and FIW on the individual, including, stress, general psychological strain, alcoholism, somatic/physical symptoms, burnout and depression, medication use, and decreased life satisfaction (Bellavia and Frone, 2005). Several studies have linked WFC to mental health outcomes, including psychological distress, anxiety disorders, mood disorders and substance abuse disorders, as well as physical outcomes, including obesity, hypertension, psychosomatic symptoms and substance use (Bellavia and Frone, 2005; Thompson *et al.*, 2007; Mullen *et al.*, 2008; Poelmans *et al.*, 2013; Sweet, 2014). WFC can decrease engagement in health promoting behaviours, and simultaneously, increase adverse health behaviours, but WFC can also affect the physical health through multiple, or complementary, pathways (Bellavia and Frone, 2005; Mullen *et al.*, 2008).

Several studies suggest that WFC has an adverse effect on family satisfaction and can lead to stress (Allen *et al.*, 2000). While some researchers claim that both men and women are affected (Bedeian *et al.*, 1988), other researchers suggest this effect for only women (Parasuraman *et al.*, 1992). Both directions of WFC have a direct or indirect negative relationship with family satisfaction (Aryee *et al.*, 2005).

A useful categorisation of the potential consequences of WFC into three distinct groups has been put forward, i.e., work-specific consequences, family-specific consequences, and domain-unspecific consequences (Bellavia and Frone, 2005). Work-specific consequences of WFC include an increase in job distress (Greenglass and Burke, 1988), job burnout (Greenglass and Burke, 1988), turnover intentions (Allen *et al.*, 2000), increased absenteeism (Thomas and Ganster, 1995), and a decrease in job satisfaction (Kossek and Ozeki, 1998), organisational commitment (Aryee *et al.*, 2005), occupational wellbeing (Kinnunen and Mauno, 1998), and perceived career success (Peluchette, 1993).

Family-specific consequences of WFC include decreased marital satisfaction (Hammer *et al.*, 2005), increased family stress (Allen *et al.*, 2000), decreased family satisfaction (Aryee *et al.*, 2005), and decreased family wellbeing (Kinnunen and Mauno, 1998). Domain-unspecific consequences of WFC include decreased life satisfaction (Kossek and Ozeki, 1998), increased depression (Hammer *et al.*, 2005) increased cholesterol (Thomas and Ganster, 1995), increased hypertension (Frone *et al.*, 1997a), increased alcohol consumption (Frone *et al.*, 1997a), increased psychological strain, stress, physical symptoms, burnout, medication use (Bellavia and Frone, 2005), increased anxiety disorders, mood disorders, and substance abuse disorders (Frone, 2000) etc. It has also been argued that WFC can have indirect negative influences. For example, it can indirectly affect physical health by adversely affecting psychological wellbeing (Mullen *et al.*, 2008).

The relationship between work-specific, family-specific, and domain-unspecific consequences with both directions of WFC has been explored (Amstad *et al.*, 2011). Overall, work-specific outcomes are in the foreground of interest in research, pertaining to their relevance to work and organisational psychology (Amstad *et al.*, 2011). In the banking sector of Pakistan, WFC is argued to be the major cause of stress among employees (Khattak *et al.*, 2011). It can also lead to poor employee performance (Malik *et al.*, 2010); however, the effect of WFC on performance depends on the environment and the culture of the particular geographical region (Anwar and Shahzad, 2011). For example, Zaman and Zulfiqar (2005) studied married women living in the nuclear families, working in private organisations and banks and receiving help from husbands in the domestic work. The authors conclude that although these women were satisfied with their careers, their children and domestic chores were being ‘ignored’ in their struggle to achieve economic and social independence, so they wished their daughters would not have a banking career to evade WFC.

There is evidence that WFC can not only decrease employee’s job performance, but also lead to emotional exhaustion and job dissatisfaction (Ahmad, 2008; Nadeem and Abbas, 2009; Syed, 2013) as well as life dissatisfaction, particularly for women (Umer and Zia-ur-Rehman, 2013). It can also lower employees’ job embeddedness¹⁸ (Salam, 2014), turnover intentions (Noor and Maad, 2008; Shahzad *et al.*, 2011; Syed, 2013) and organisational commitment

¹⁸ All the factors that keep an employee on the job (Salam, 2014).

(Asghar *et al.*, 2009). It is also suggested that job retention can decrease due to WFC; however, the effects will be different across the types of organisations (Aslam *et al.*, 2011).

3.3.4 Coping strategies of work-family conflict

Given the evidence as stated above for potential benefits and negative consequences of reducing WFC at individual and organisational levels, employers and public policy initiatives have aimed at reducing the conflict between work and family domains (Greenhaus and Parasuraman, 1999). The idea is that effective coping styles are associated with lower levels of WFC (Beauregard, 2004). However, it has been argued that the literature does not provide cohesive conceptualisation of coping strategies (Skinner *et al.*, 2003) and it has been an under-examined area within work-family interface (Major *et al.*, 2013).

On one hand, coping is conceptualised as an action that directly prevents or reduces WFC in three ways: (1) moderates the effect of causes; (2) reduces the negative consequences of WFC; and finally, (3) reduces or prevents WFC directly (Beauregard, 2004). On the other hand, there is also conceptualisation of WFC into either personal coping strategies or organisational coping strategies, and that personal strategies have a superiority or primacy over organisational supports (Somech and Drach-Zahavy, 2012).

Organisations can assist employees to better coordinate workplace and family roles by offering family-friendly benefits (Voydanoff, 1987). These include alternative work arrangements (job-sharing, flextime, flexplace) and dependent care support (paid leave, on-site child care, childcare subsidies, and eldercare subsidies) (Parker and Allen, 2001). Scholars suggest that WFC can be reduced by the provision of work-family benefits availability (Thompson *et al.*, 1999) and informal work-family supportiveness (Naswall *et al.*, 2008).

Compared to the formal work-family policies (e.g. schedule flexibility, available work-family benefits), the informal means of work-family support (job control, manager support, and career impact concerns) explain a greater share of variance in employee outcomes (Behson, 2002; Behson, 2005). Researchers have termed this informal organisational support as supportive work-family culture which is “the shared assumptions, beliefs, and values regarding the extent to which an organisation supports and values the integration of employees’ work and family lives” (Thompson *et al.*, 1999, p.394). A supportive work-family culture is negatively related to WFC, therefore organisations should be more active in

cultivating a family-supportive organisational culture and mobilising managers to act as supporters of family life, along with the introduction of various family-friendly policies, especially in societies sanctioning collectivistic values and relatively high power distance relationships (Lu *et al.*, 2009).

Women undertaking paid work outside the home in the Pakistani context can experience such high levels of WFC that they resort to entrepreneurship to cope with work-family tensions (Rehman and Roomi, 2012). Compared to other countries, Pakistani employers provide fewer benefits to aid their employees in eliminating, or reducing WFC (2010), and even when work-family policies are provided, they are found to be inflexible (Afzal *et al.*, 2010). However, the challenges faced by women are not only subject to the organisational layer, but the weak legal and social structures at macro level also subjugate the position of working women in the Pakistani labour market (Mirza and Jabeen, 2011; Ali, 2013; Arifeen and Gatrell, 2013).

As an average Pakistani woman sees herself primarily in the parental role (Shah *et al.*, 1986), her role as breadwinner is perceived as her own personal matter, rather than an organisational concern (Samih, 2009). Working women tend to rely on personal coping strategies such as time management, and have to maintain alertness and focus, flexibility and set their priorities in order to reduce work-family tensions (Kamal *et al.*, 2006; Samih, 2009; Ahmad, 2012). Because the society regularly demands verification of their management of work and family roles, working women can be defensive and try to conceal WFC (Samih, 2009). Instead of depending on organisations for coping mechanisms, the primary support in managing work and family roles comes from parents, husband and in-laws (Shah *et al.*, 1986; Kazmi, 2002; Shaheen, 2003; Arif and Amir, 2008; Mirza and Jabeen, 2011). After marriage, women can quit their career because of WFC if there is little support from the spouse and the in-laws (Ahamad, 2002; Saher *et al.*, 2013).

In the early years of marriage, especially after the birth of a child, the professional woman needs social support and help of in-laws in looking after her infant. In such a case, if she decides to resume (or start) a career, she needs social support of in-laws to look after her infant while she goes to the office. Due to the virtual absence of childcare centres in Pakistan (Kamal *et al.*, 2006), and unreliability of domestic servants (Shahid, 2007), she might prefer to live in a joint-family where help is reliable and free (Ahamad, 2002; Aamir, 2004;

Khatoon and Muhammad, 2007; Samih, 2009). In addition to in-laws, she needs support from her spouse and workplace to continue her career (Ahamad, 2002).

The household responsibilities are usually divided among all the women in the house due to which the joint-family system can be seen as absorbing WFC of working women (Kamal *et al.*, 2006; Kazi *et al.*, 2006; Özbilgin and Syed, 2010; Anwar and Shahzad, 2011). While the majority of women are in favour of a joint-family system for professional women, some oppose it (Arif and Amir, 2008). Also, women in the joint-families have to manage their feelings and compromise even their valid wishes, thereby experiencing emotional labour (Hochschild, 1989; Samih, 2009; Syed and Ali, 2013). It is also argued that joint-family systems mean additional responsibilities for working women, such as caring and cooking for a larger number of family members after returning from work, and this can lead to “mental illness” (Zaman and Zulfiqar, 2005, p.73). According to a survey carried out among a sample of 2653 men and women across Pakistan, only 15 percent of the men claimed to actively support their spouses in household chores, and only 10 percent of the women said that their men provided active support (Gallup Pakistan, 2012).

There is evidence that professional working mothers, whether in a joint or a nuclear family system, believe themselves to be better able to balance their roles in work and family domains in mid-career as compared to the initial stages of career (Afzal *et al.*, 2010). There is also evidence that working women living in metropolitan cities tend to hire maids more than those in other areas (2005), who can support in childcare and household chores (Sathar and Kazi, 1988). These maids may live with the family or come in for few hours during the day, for helping with domestic chores, such as laundry, cooking and cleaning (Shahid, 2007).

In an examination of the role of husbands in reducing WFC, Zaman and Zulfiqar (2005) found that 87 percent of the husbands in Pakistan verbally encourage their wives in building a career. However, physical help from a husband in domestic chores and childcare is not common, especially when living in the joint-family systems (Awan and Naeem, 2005; Kamal *et al.*, 2006).

Within the banking industry of Pakistan, Bashir and Ramay (2010) emphasise that the employees are under immense stress, which can be coped with a supportive culture. A study conducted by Malik *et al.*, (2010) on working women in Pakistan confirmed that social support and job satisfaction have a significant positive relationship with work-family balance.

Moreover, they found that significant differences existed among the public and private sector working women with respect to the social support and work-family experiences. At work, some women may find the attitude of the male counterparts to be quite co-operative and congenial towards the working women (Faisal, 2010). Family-friendly policies like flextime and job-sharing, and work-family culture can increase organisational commitment of employees (Bashir and Ramay, 2008).

Although research has noted gender differences in the utilisation of work-family programmes, the results are mixed (Blair-Loy and Wharton, 2002). Even outside Pakistan, it is argued that women in general regard work-family policies more positively than men (Parker and Allen, 2001) and have a higher intention to use them than men (Blair-Loy and Wharton, 2002; Shahzad *et al.*, 2011). Similar to the suggestions of recent research in Western countries (Major *et al.*, 2013), the coping strategies of WFC in the Pakistani context should not only be examined from a multi-level perspective that considers the work and family structures, but both the availability and usage of such coping mechanisms should also be considered.

3.4 Conceptualising work-family conflict in Pakistan

The existing research on WFC in Pakistan covers some fragmented aspects of the contours, causes, consequences and coping strategies for WFC in Pakistan, as well as the gender stereotypes and the subordination of working women. However, a multi-level, feminist and intersectional perspective on women's WFC experiences in the context of the banking industry in Pakistan still remains under-researched. In light of this discussion, this study adapts Frone *et al.*'s (1992) model to allow a consideration of the influences of gender, religion, culture and class on individuals, family, organisational structures. It also utilises a feminist lens to explore the women's lived experiences of this WFC in the Pakistani context.

3.4.1 Gender roles and feminist perspective

While sex refers to the permanent biological characteristics of the individuals, gender goes beyond the biological specifics of sexes and is a socio-cultural construct of men and women's behaviours, identities, roles, opportunities, relationships, etc. associated with masculinity and femininity (Friedan, 1963; Hakim, 1996). Gender-role expectations theory argues that women are more likely to view their family role as part of their social identity than men do and these

role expectations affect their perceptions of WFC differently (Gutek *et al.*, 1991). It is argued that women have higher WIF and are more likely to have interruptive careers than men (Pleck, 1977; Eagly, 1987; Gutek *et al.*, 1991; Kirchmeyer, 1998).

While Eby *et al.*, (2005) emphasise gender to be deeply engrained in work-family relationships, research does not always support gender differences in WFC. For example, contrary to their expectations, Frone *et al.*,(1992a) discovered a considerable similarity in men and women in causes and consequences of WFC. Similarly, Bellavia and Frone (2005) report little evidence for gender differences in contours, causes or consequences of FWC or WFC which is in line with the findings of Byron (2005) that gender is a weak predictor of WFC.

Despite almost all research on WFC advocating some gender differences (Barling and Cooper, 2008; Zhang and Liu, 2011), the results are mixed. Greenhaus and Foley (2007) argue that the gender differences in both directions of WFC remain to be concluded. These inconclusive gender results can be attributed to multiple factors, including a wide variability in sampling strategies and measures used to study WFC as well as the contextualisation of work-family experiences (Barling and Cooper, 2008).

The Pakistani society is undergoing various socio-cultural changes concerning gender roles. Women's labour force participation has been increasing; occupational structure is changing with more women working in the traditionally male sectors; although the joint family system has very strong roots in Pakistani culture, but in line with the world social changes, joint family systems are shifting towards nuclear family systems. Within the joint-family systems where the mother-in-law or the father-in-law are the decision makers, freedom of choice for a daughter-in-law can be limited and her space for adjustment may be limited, and this can lead to a breakage of the family structure. Women belonging to nuclear families can be less empowered as compared to the women from extended or joint families. Within the home, power and position changes with gender and then with age, with older men being the most powerful, then older women, then middle-aged men, then middle-aged women, and the least powerful being younger women (Doan and Bisharat, 1990). In the Pakistani context, gender norms are changing from total role segregation to integrative gender roles. Traditionally, there was gender-specific education, i.e., medicine for women and engineering for men; segregated housework, i.e., domestic and social chores to be performed by women and

outside chores involving interaction with men to be performed by men; and a woman was the primary decision maker and carer for children (Parsons, 1955). This has moved towards co-educative schools and diffusion of women into male-dominated professions, sharing of housework and mutual decision-making. Also, the domestic division of labour within the family has been transforming as women dual earner couples negotiate work and family demands within a material culture that is critical of men's involvement with childcare and women's paid work outside the home. Since women's economic dependence is considered a major reason of their powerlessness, it is assumed that economically active women could improve their positions. However, in reality, they may not have full control over their earnings (Samarasinghe, 1993).

This study conceptualises WFC for women working in banks in Pakistan with a feminist lens, and researchers have acknowledged the role of feminist scholarship in teasing out the complications of work-life experiences (Özbilgin *et al.*, 2011). The overall feminist lens adopted in this study prioritises the professional women's lived experiences to deepen the understanding of work and family issues (Gerson, 2004). It supports the focus on the sometimes oppressed, suppressed and repressed roles of the professional women in a patriarchal society. It also allows one to go beyond the gender stereotypes to consider the larger social context in which women perform the dual roles of breadwinner and homemaker.

3.4.2 Multi-level perspective

This study examines the lived experiences of WFC of women working in the banks in Pakistan that focus at the individual-level, i.e., women, but also considers the multiple levels of work and family settings, the Pakistani labour market, and the Pakistani context at large. These are symbolised as the smaller circles within the larger circle in the conceptual model put forward for this study (Figure 3.2, p.75). This multi-level perspective of WFC coincides with the calls of researchers who increasingly highlight the need to include the study of environmental and situational factors from work, family at an individual, community and national level because work-family interface is a joint function of all these contexts (Parasuraman and Greenhaus, 2002; Frone, 2003; Korabik *et al.*, 2003; Poelmans, 2003; Grzywacz *et al.*, 2007; Özbilgin *et al.*, 2011; Ruppanner and Huffman, 2013).

3.4.3 Intersectional perspective

In order to conceptualise WFC for the oppressed women in the patriarchal context of Pakistan, gender alone may be insufficient to tease out the underlying structures of power and inequality. This study thus examines gender along with other patterns of difference, including religion, culture and class. The interweaving of these multiple strands of oppression, as argued by many feminist scholars, can provide a thorough analysis (Healy *et al.*, 2011). An intersectional examination of five major social strands of oppression, i.e., gender, culture, religion, class and family structure is undertaken in this study in order to reveal the most extreme and masked forms of oppression (Healy *et al.*, 2011).

The need for intersectional analysis of work-life issues has been raised in recent research (e.g. Özbilgin *et al.*, 2011); however, intersectionality has not been addressed in Frone *et al.*'s original (1992) or revised (1997b) model, or any other work-family model to date. Intersectionality is “the interaction between gender, race, and other categories of difference in individual lives, social practices, institutional arrangements, and cultural ideologies and the outcomes of these interactions in terms of power” (Davis, 2008, p.68). Previously, intersectionality has been used for examining the interlinked social and cultural categories (Knudsen, 2006) as well as religion and is considered one of the major contributors to feminist scholarship (Davis, 2008, p.68). Intersectionality tends to incorporate a multi-level analysis of social inequality (Winker and Degele, 2011) as it provides a broader contextual framing of the arenas, structures and processes of oppression (Anthias, 2013).

The influence of culture on WFC has been acknowledged in existing research (Joplin *et al.*, 2003; Aycan, 2008). Employees' perceptions and experience of WFC may be influenced by the given national context (Wharton and Blair-Loy, 2006). Differences can also exist within the country/region due to a variety of family arrangements (Spector *et al.*, 2009) because of the influence of cultural, gendered or even religious behavioural norms. WFC has been comparatively examined across several countries in numerous studies (e.g. Hill *et al.*, 2004; Simon *et al.*, 2004; Aycan, 2008; Spector *et al.*, 2009). However, few work-family studies have been conducted in less affluent developing countries (Joplin *et al.*, 2003). Although Pakistan was included in a ten-country comparative study on the impact of culture on human resource management practices, the authors noted that Pakistan is an under-researched

country and they found it difficult to interpret the unexpected results due to insufficient information about its unique socio-cultural context (Aycan *et al.*, 2000).

Women in Pakistan are seen as the property and responsibility of their men, i.e., sons, husband, father, etc. (Weiss, 2006) and are legally required to obey their husbands (World Bank, 2012). The power of making decisions for a single woman usually lies with her parents; and for a married woman, with her husband and in-laws (Samih, 2009; Ali *et al.*, 2011b).

Women working in banks report that married women experience more problems than unmarried women, including the guilt of 'neglecting' their children because of their employment (Abid *et al.*, 2013). They need the support of her family, husband, in-laws and paid-help to continue her career (Shah *et al.*, 1986; Sathar and Kazi, 1988; Ahamad, 2002; Samih, 2009).

Banking is an unconventional career for women in Pakistan, and although women are gaining visibility in it, it is regarded as a modern occupation that violates the notion of *purdah* (Papanek, 1971; Mirza and Jabeen, 2011). Consequently, women's employment in banking in Pakistan may meet social disapproval (Rehman and Roomi, 2012, p.211) and managerial women's gender role orientations may be subject to their unique socio-cultural environments (Arifeen, 2012, p.2). Moreover, the performance and commitment of a working woman may be evaluated on the basis of her availability, visibility and face time in the workplace (Lewis and Humbert, 2010). This incapability of a woman to be available at both work and family domains can lower her marriage or career aspirations (Fuwa, 2013).

Due to their historically suppressed position in society, women have been conditioned not to raise their voice and suffer in silence (Shabib-ul-Hasan and Mustafa, 2012). Further, the literature (e.g. Hunjra *et al.*, 2010) supports the idea that despite facing gender-specific discrimination and suppression, the professional women in Pakistani workplaces may still consider their current status to be a blessing of Allah Almighty and still feel obligated to suppress their complaints (Qadir *et al.*, 2005).

Outside Pakistan, religion is attributed to the difference in experiences of WFC. Religious subcultures affect some work-family trade-offs (Ammons and Edgell, 2007). Islamic religion is acknowledged as the most homogenous characteristic of Pakistani society (Hakim and

Aziz, 1998). However, Islamic societies are not monolithic (Said, 1979). Pakistani society is a mixture of orthodox, Western and modernist interpretations of Islam (Syed, 2008). Gender inequalities in Islamic societies are based on a variety of interpretations and practices of Islam. According to Islamic feminists in Pakistan, Iran, Egypt, Indonesia, India, etc., male Muslim scholars have misinterpreted the sacred text of Holy Quran according to their own male-centred experiences in patriarchal societies (Ahmadi, 2006).

Religious subcultures affect various work and family trade-offs and men's and women's choices differently (Ammons and Edgell, 2007). Several relationships among the work and family variables are different for Christian, Jewish and Muslim women nurses in Israel (Cohen and Kirchmeyer, 2005). The importance of conducting further integrated research on religion, family life and work-family strategies has been stressed in the literature (e.g. Ammons and Edgell, 2007). In the Pakistani context, the experiences of this disadvantaged group of women in the patriarchal, Islamic and gendered socio-cultural context are unique (2008, p.307). The culture of Pakistan dominates religion (Mahmood and Sandhu, 2011), and even work-family interface of Pakistani women outside Pakistan can be influenced by this interplay between gender, culture and religion (Aston and Britain, 2007; Mohee, 2012); especially as the gendered culture can merge or contradict with the religious doctrine, to the extent that it can be difficult to distinguish between the two (Shaheed, 2002; Weiss, 2012). 'Good women' working in banks in Pakistan appear to be a victim of the patriarchal interpretations of Islam perpetuated in the culture of Pakistan that interplay with their gender, class and marriage. Based on the evidence provided above, it is perhaps not surprising then that researchers have found that women in Pakistan "do not have their voice" (e.g. Khan, 2010, p. II) and have been conditioned to suffer in silence (Shabib-ul-Hasan and Mustafa, 2012).

The experiences of disadvantaged groups have been previously examined through intersectional perspective (Walby *et al.*, 2012). An assumption of this research is that a sole focus on sex, or gender, or religion, or culture, may not fully address the complexity of experiences of women's oppression in the context of Pakistan. In order to reveal the most extreme and masked forms of oppression (Healy *et al.*, 2011), the intersectional examination of at least three social structures, i.e., gender, culture and religion is undertaken in this study and the interpretation of women's WFC experiences is sensitive to the different social categories, e.g. gender, culture, religion, class, marital status and family structure, as they

relate to women's situations of disadvantage (Özbilgin *et al.*, 2011). The inter-categorical approach to intersectionality is used to consider the inequalities between and within the categories (McCall, 2005). Instead of considering these intersecting categories as stable concepts (McCall, 2005), they are considered to be temporarily stable for analysis at that moment in time, while their historical dynamics are also considered throughout the analysis (Walby *et al.*, 2012). Thus this study addresses the mutual shaping of the multiple strands of oppression to allow identification of each distinct category, as well as the interplay between various categories as they shape and affect women's experiences in Pakistan (Walby *et al.*, 2012). There is no attempt to prioritise any of these social strands, rather, they are used to situate women's experiences and help gain an understanding of how specific categories can be more prominent than others under specific conditions, and therefore may provide a fuller explanation of oppression for a particular aspect (Healy *et al.*, 2011). Also, this does not mean that gender relations are not important, but that these are best studied alongside other strands of oppression for an inclusive approach (Healy *et al.*, 2011).

This study argues that an intersectional lens should be adopted in understanding the Four C's of WFC to better disentangle the complexity of work-family experiences. Intersectionality is a major contributor to feminist scholarship (Davis, 2008) and has been used for intertwining social and cultural categories (Knudsen, 2006) as well as religion. Some researchers have incorporated the influence of the interplay between various structures of oppression, such as gender, culture, class, religion, marital status, etc. on Pakistani working women's experiences (Aston and Britain, 2007; Kohlman and Krieg, 2013) even when Pakistani women have migrated to the developed countries, such as UK (Arifeen and Gatrell, 2013), Canada (Jibeen and Hynie, 2012) and Australia (Syed and Pio, 2010). Women outside Pakistan may also have similar experiences of intersectionality influences and structural constraints, for example, that push them out of the labour force (Landivar, 2013) and encourage women to focus on marriage and starting families, thus making it difficult for them to envision a continual career (Damaske, 2011). Nevertheless, large gaps persist in research employing an intersectional approach to the entirety of work-family issues of women working in male-dominated occupations in Pakistan (Arifeen and Gatrell, 2013; Syed and Ali, 2013).

3.4.4 Using Bourdieu's concepts

Despite the recent emphasis on the utility of Bourdieu's concepts in educational research in general (James, 2011) and management research in particular (Özbilgin and Tatli, 2005),

Bourdieu's contributions remain underutilized in work-family research to date. Western literature has paid attention to Bourdieu's concepts in research on domesticity of gender (Williams, 1999), gender capital (Ross Smith and Huppertz, 2010), diversity management (Tatli, 2008), occupational segregation (Seierstad, 2011), skilled migration (Al Ariss and Syed, 2011), barriers to employment (Randle *et al.*, 2014) and even intimate partner violence (Murphy, 2009). Within the work-family literature, Bourdieu's work has influenced multi-level perspectives on WFC (Voydanoff, 2001) etc. However, in the Pakistani context, Bourdieu's concepts have been quite limited, exceptions include examination of the gendered vulnerability of women (Siegmann, 2010), social capital of an ethnic group of *pathan* women (Ahmed, 2005) and the identity crisis of female academics returning to Pakistan after acquiring Ph.Ds. in the UK (Shahriar, 2014). A number of silences, gaps and large spaces exist in the literature on work-family research, particularly, in the area of work-family issues for working women in Pakistan. This study redresses this gap by analysing the structure and agency interaction for women working in Pakistan through Bourdieu's concepts of *habitus*, *field*, *capital* and *symbolic violence*.

Bourdieu conceptualises a society as composed of various social *fields*; each *field* has its own rules, logic, *capitals* and historical influences (Bourdieu, 1990; 1998). Different smaller *fields* can interact with each other, but they are quite autonomous (Murphy, 2009). An individual can belong to various *fields* at a time, and at any specific moment within each *field*, he/she occupies a specific position based on his/her *capital-field-habitus* nexus (Bourdieu, 1977). The players (individuals) compete with each other to enter the *field* and to win the 'game'. In this sense, some suggest that Bourdieu's work is more applicable to professional *fields*, rather than the domestic sphere which is relatively less formal or driven by competition for symbolic power (Näre, 2009). This understanding is useful for this study where the focus is on two distinct *fields* - bank and family, and two sub-*fields* within the family, i.e., a woman's family before marriage called *maika* and her family after marriage called *susraal*. In some contexts, the boundaries between office and home may be blurred (for example, through homeworking), but in this study, the boundaries of the bank and family *fields* are seen as having relatively rigid boundaries. The practices of a *field* follow the *principle of regularity* (Bourdieu, 1998), and compared to the bank *field*, Pakistani women have more of a vested interest in the home *field* based on their gendered homemaker identity. This does not mean that a *field* is a static entity, but it is fluid and dynamic, but often very inert (O'Grady, 2012).

Compared to the bank *field*, Pakistani women feel more at home in the home, which means they behave at a pre-reflexive level because of the alignment of their *habitus* to the structures. The principle of action in a *field*, acquired through a slow historical process, is called *habitus*. It expresses how individuals “become themselves” and how they “engage in practices” (Webb *et al.*, 2002, p.xii). *Habitus* is not fixed, it develops through new exposures or experiences by making new constrained choices over time (O’Grady, 2012). Gender is a fundamental dimension of *habitus*, and children form gender role identities through early conditioning (Bourdieu, 1977). When individuals enter a *field*, a socialised sense of the ‘natural’ leads them to behave according to the requirements of the *field* (Lahire, 2002), so *habitus* operates as second nature and functions as a *principle of action*. Generally, individuals with shared identities and positions, such as gender, education or family background develop a similar *habitus*.

Women in Pakistan ‘know’ they are required to learn homemaking skills and internalise a marriage-orientation, and this *habitus* usually conditions their choices in work and family *fields*. When individuals (or groups) try to ascertain the constitution and distribution of *capital*, conflict arises in the *field*. *Capital* is unequally distributed in the *field*, and individuals occupy positions in the *field* based on their *capital* and *habitus*. Different types of *capital* represent different sources of power within the *field*, and individuals compete with each other for *capital* to increase their chances of winning the game (Grenfell, 2008).

Economic capital refers to wealth and purchasing power; in the context of this study, it refers to income acquired through a job at the bank. It is the founding principle of domination in a capitalist economy. At home, having more *economic capital* than the husband contradicts the notion of a woman as a homemaker and this can provide economic and symbolic power to the woman. *Social capital* refers to the benefits attained through a network of people, including immediate and extended family, neighbours, acquaintances, peers, etc. (Adkins and Skeggs, 2004). The members of a social network can generate *sifarish (cultural capital)*; as well as provide childcare to a working woman, hence it is assumed to be a significant source of power for working women in this study. At the same time, members of the network exert symbolic power over a working woman by questioning her homemaker identity and demanding her participation in the social events, therefore, it can also be a source of strain. *Cultural capital* refers to the embodied manifestations, including *educational qualifications, manners, cultural knowledge, etc.* Finally, *symbolic capital* yields power when any form of

capital is recognised as legitimate, such as reputation, honour, prestige, respect (Adkins and Skeggs, 2004) and for the participants of this study, *izzat*, *sifarish*, and the image of ‘good woman’ and ‘ideal worker’. The different types of *capitals* are exchangeable, and individuals in a *field* can acquire the specific form of *capital* that, based on their *habitus*, is seen as increasing their chances of winning the game (Randle *et al.*, 2014). *Capital* so valued, becomes symbolic. For example, *economic capital* can be used to acquire *cultural capital* (education) as well as to expand one’s social network (O’Grady, 2012).

An individual’s position and *capital* determine the amount of power within the *field*, and agents make adjustments to their *habitus* in relation to the *capital* they perceive as attainable and possible within the structural constraints (Bourdieu and Passeron, 1977). Usually, the subordinate groups in a *field* scale down their expectations of the amount of *capital* they think they deserve based on their common sense, and by being ‘satisfied’ with what they have, often taking it as their destiny, they reproduce symbolic domination (Webb *et al.*, 2002). The multifaceted relationship at the nexus of *field*, *habitus* and *capitals* bridges the structure-agency dualism (Randle *et al.*, 2014). When women’s *habitus* aligns with the *field*, behaviours are unconsciously decided. For example, being submissive to the husband; otherwise, women have to use their *capital* and adjust their behaviour consciously. In this regard, class is seen as a participant’s access to and aspirations to the different types of *capital* (O’Hagan, 2010). Agents are capable and strategic in their practices, and can influence the *field* through their practices (Grenfell, 2008). However, when symbolic power is effective, the unequal oppressive structures are internalised, seen as acceptable and legitimate (Bourdieu, 1998).

Bourdieu’s concept of *doxa* helps to interpret women’s unconscious submission without realising the oppression (Bourdieu, 2001). *Doxa* are the taken-for-granted assumptions that naturalise the social world (Murphy, 2009) and go without saying or without questioning (Bourdieu, 1977); these are seen as informal and moral for the home (Näre, 2009). It is through *doxa* that the society members associate production-related tasks for men and the domestic and nurturing tasks for women, and restrict diffusion of such gendered division of labour (Adkins and Skeggs, 2004). Those who challenge the common sense assumptions can be shunned by those who try to maintain the social order (Webb *et al.*, 2002). In this regard, it is through *symbolic violence* that social hierarchy is naturalised and reproduced (Adkins and Skeggs, 2004). *Symbolic violence* is “the impact of social messages exerted by those with

symbolic power” (Murphy, 2009, p.x) provides submission to the *doxic* order of genders, and is a subtle and invisible form of domination that is unrecognised (Krais, 1993). For example, women working in the male-dominated organisations may face ‘glass ceilings’, ‘sticky floors’, ‘invisible nets’ or ‘feel uncomfortable’ (Steyn and White, 2011). Thus *symbolic violence* is a useful concept to interpret the invisibility and suppressive experiences of women in the workplace.

3.4.5 Reconciling feminism, intersectionality and Bourdieu

The concern of feminist, intersectional researchers is not limited to prioritising various social categories, but extends to understand the influence of the interaction of these categories on women’s experiences (Forson, 2007). A paradox central to an intersectional approach is that despite its purpose to analyse the existing power relations that disadvantage women in complex ways, its theoretical perspective in identifying or explaining the underlying structures and processes is limited (McCall, 2005). An intersectional approach can illustrate the different ways in which the interaction of gender, culture, religion, class and family structure can affect women’s work-family roles (Faber, 2005). However, it fails to explain *why* women have these experiences, or *how* women’s experiences are shaped by the interaction between structure and agency, or oppression and privilege (Özbilgin and Tatli, 2005).

Skeggs (1997, p.7) suggests that Bourdieu offers “the greatest explanatory power” for feminist, intersectional research. Feminist, intersectional researchers have been drawn to Bourdieu’s concepts because it is seen to overcome the dangers of a single story (Adichie, 2009), i.e., women as deprived, passive victims. Bourdieu’s theories help to transcend false dichotomies between structure and agency, or between qualitative and quantitative paradigms by embracing the multiple levels of reality central to the understanding of a social phenomenon (Forson *et al.*, 2014). Bourdieu’s work also facilitates sensitivity to the fluidity and changes in the social world that affect, and are affected by, individuals’ experiences (Forson *et al.*, 2014).

However, Skeggs (2004) also sees Bourdieu’s view of the social world as deterministic and static. This is not entirely true, because although Bourdieu’s work does not regard the social world in a constant state of flux, it does explain both the nuanced and prominent changes in how both men and women affect, and are affected by, the *capitals* and *field*. The

interpretation of Bourdieu's concept of *habitus* here is that it is subject to change over the life course; new experiences and different settings can inform the *habitus*, and individuals' practices can affect the structures. This does not mean that the nexus of *capital*, *fields* and *habitus* is under constant change, but that they are subject to change.

Another argument against Bourdieu's work is that it follows 'structural determinism' and undermines the role of agency and the ability of *habitus* to change (Adkins and Skeggs, 2004). This criticism is based on the view that individuals accept the system without questioning the legitimacy of the game (Tabb, 2011). For example, Lovell (2000) criticises Bourdieu's analytical framework for positioning women as social objects in the field, therefore, undermining the role of women's strategies in changing their positions. Similarly, Skeggs (2004) sees women in Bourdieu's work as possessing an awareness of their subjugated roles and in a constant attempt to improve them. The deterministic interpretations neglect the relationality between the concepts of *habitus*, *field* and *capital* through which women can be empowered (Özbilgin and Tatli, 2005). The deterministic views contrast with the literature available in Pakistani context in which some women seem to be satisfied with their current roles and actually discourage other women from working in a bank (Zaman and Zulfiqar, 2005); but there is also evidence that professional women in Pakistan are stepping out of their home and undertaking employment in male-dominated professions even when this contradicts with the notions of *purdah* in their *habitus* (Zaman and Zulfiqar, 2005; Abbas and Premi, 2011; Mirza and Jabeen, 2011; Victor and Thavakumar, 2011; Abid *et al.*, 2013; Pio and Syed, 2013; Sarwar, 2013). Such conflicting evidence exemplifies the utility of using Bourdieu's concepts for this study, and *symbolic violence* for this particular contradiction, in order to understand the coexistence of internalised gender role ideology and personal struggle for change and better lives.

The literature reviewed in the preceding chapters has presented a complex picture of women's situation in Pakistan and Bourdieu's concepts can help theorise and unpack social complexity and identify dilemmas. For example, when a Pakistani woman gets married and migrates to her husband's home, she has to learn the new rules of the game in her new house. Similarly, when a woman acquires *capital* by giving birth to a son, her position in the family and society can change. Or when a woman steps out of her home to undertake paid employment, her *symbolic cultural capital* based on *purdah* and *izzat* can decrease. Bourdieu's concepts become more useful when intersecting inequalities are considered. For

example, a woman working in the ‘respectable’ education sector may not face the same challenges as a woman from a similar background working in a male-dominated bank because of their unique nexus of *habitus*, *capitals* and *field*. Indeed, performing the dual roles of homemaker and breadwinner, at the intersection of various social strands, requires interaction with the intersecting processes and structures.

In this study, the feminism, intersectionality and Bourdieusian analyses are seen as being in harmony with each other in understanding the complex interplay of gender, culture, religion, class and family structure on women’s work-family tensions in Pakistani banks. Although gender was not central to Bourdieu’s work, his analysis of power relations, patriarchal structures, construction of gender and *symbolic violence* are fundamental to the study of women in an under-researched context. His conceptualisation of gender as informed by historical and contextual dimensions is a step forward from the context-neutral view of work and family spheres in the mainstream literature that treat gendered experiences as universal. His idea that women can be active agents, use resources and formulate strategies facilitates the understanding of the linkages between the contours, causes, consequences and coping strategies with regard to WFC. Again, this is a step away from the traditional work-family literature that takes a narrow view of these Four Cs of WFC. Even Frone et al.’s, (1992) model neglects the interaction between the causes and consequences, or the role of coping strategies. Finally, Bourdieu’s micro-theoretical approach helps one to examine the everyday lived work and family experiences of women (Grenfell *et al.*, 1998; Tatli and Özbilgin, 2012). When the multi-level interaction between structures and struggles is acknowledged at the nexus of the different capitals, in women’s everyday practices (*habitus*), in specific work and family contexts (fields) and at a particular time, then the underlying structures and mechanisms of intersecting inequalities in a specific research context can be examined (Wright, 2009; Tatli and Özbilgin, 2012).

The next chapter illustrates how a critical realist philosophical point of view facilitated the interplay between dualisms. The challenge of reconciling a feminist, an intersectional Bourdieusian analysis with rigid research method dichotomies (e.g., qualitative versus quantitative, inductive versus deductive, insider versus outsider, etc.) or social phenomenon that is seen as static or exclusive to a particular level of reality, is highlighted in the next chapter. Bourdieu’s work advocates reflexive research (Bourdieu and Wacquant, 1992; Thorpe, 2009); however, Skeggs (2002) cautions against ‘self-telling’ or ‘self-promotion’.

She calls for ethical research in which the feminist researcher undertakes ethical research that engages with the researcher's location, position and cultural resources but separates the 'self' (Saldana-Tejeda, 2012). How personal reflections and ethical standards were maintained in this research is also presented in the next chapter.

3.4.6 A conceptual model of work-family conflict in the Pakistani context

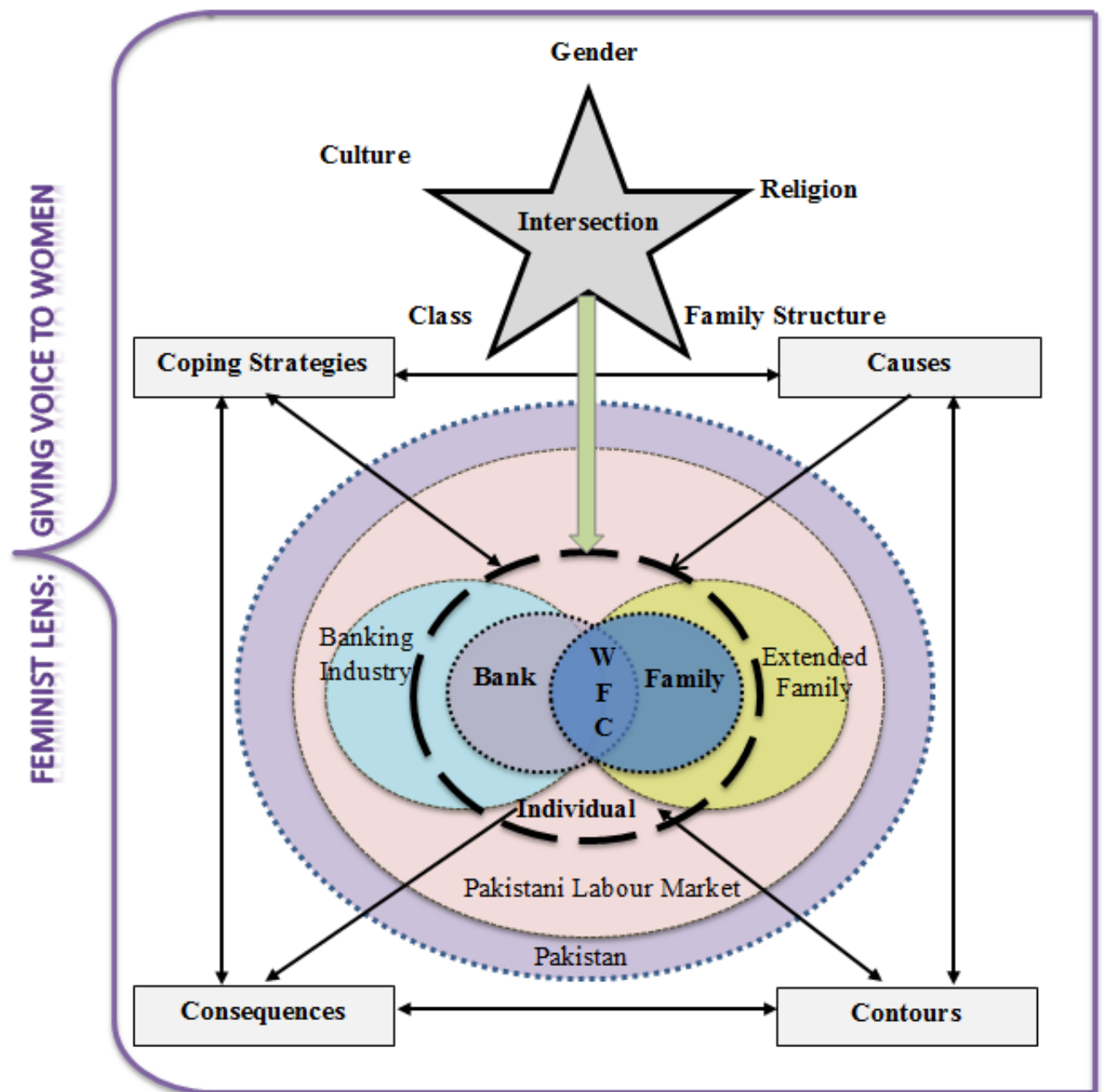
As discussed earlier, Frone *et al.*'s (1992) popular model of WFC submits two distinct directions of WFC i.e. WIF and FIW and considers some salient work-specific and family-specific causes and consequences of WFC. Its wide adaptation in various non-Western contexts can be attributed to its characteristics of being uni-dimensional, single-level, gender-neutral and detached from the research context. As the aim of this research is to give voice to women's experiences of work-family conflict, this study uses the model as a springboard and develops it further along multiple aspects, as discussed below.

Firstly, the term prevalence of WFC covered in the model follows the mainstream WF literature and sees WFC as having two directions and three types and as an intra-role conflict, i.e., the conflict between work and family roles. This is a limited concept in Pakistan because, as the literature suggests, Pakistani women can also experience intra-role conflict due to their multiple roles within the family. An example of this is the multiple family-specific pressures a working woman can face while performing her roles as a mother, a wife, daughter-in-law, sister-in-law, and sister. Therefore, 'contours' is introduced as an extension of the term 'prevalence' to offer wider coverage to the multiple dimensions of WFC. Secondly, although coping strategies have received vast empirical evidence in recent Western literature, this is missing in Frone *et al.*'s (1992) model. The coping strategies are brought into the conceptual model of this study, hence the title 'Four C's of WFC', i.e., contours, causes, consequences and coping strategies. The model Four C's of WFC also develops Frone *et al.*'s (1992) model by adding coping strategies, and linking these four C's together. This is based on the literature, for example, there is a high turnover among the private sector female managers who get married (Arifeen, 2008). This could be simultaneously a cause, i.e., marriage can lead to greater family responsibilities or *purdah*-related restrictions, which leads to work-family conflict (Samih, 2009); a consequence when a married woman finds it more difficult to work late hours, so quits her job (Mirza and Jabeen, 2011); and a strategy for coping with

WFC when a married woman can leave the job and move to another profession to reduce WFC (Saher *et al.*, 2013).

Figure 3.2 A conceptual model of work-family conflict in Pakistan

(Source: Author)



Overall, by taking a multi-level, intersectional, feminist lens to foreground women's experiences, considering the multiple levels of work and family domains, and the intersection of gender with culture, religion, culture, class and family structure, the conceptual model 'Four C's of WFC' has been presented as a new comprehensive way to examine the particular contours, causes, consequences and coping strategies of WFC for women working in Pakistani banks.

3.5 Conclusion

This chapter has presented a case for an indigenous conceptualisation of work-family conflict for professional women in Pakistan within the context of the interplay of gender, religion, culture and class in conjunction with the structures and cultures of work and family domains. Women's work remains largely invisible in the work settings in Pakistan. The invisibility of women in productive work has been attributed to the *purdah* system (separation of sexes) (Carpenter, 2001) as reflected in the social values of the country. Situated against the national, social, cultural, religious, industrial, organisational and family landscapes, their experiences and struggles of managing work-family domains should be rendered visible. The feminist theoretical underpinnings facilitate the researcher's personal reflections, to highlight the tensions and dilemmas faced by women working in banks in Pakistan.

When existing research on work-family issues conducted between 2000 and 2010 was reviewed by Bianchi and Milkie (2010), the authors remarked that not only has research expanded to employment in the developing countries, it has also yielded some "surprising new findings" (p.718). By addressing the contours, causes, consequences and coping strategies of work-family conflict for women working in a masculinised industry of Pakistan from, this study aims to complement and extend such existing findings from a critical realist perspective.

The next chapter presents the methodology and methods undertaken to address the research objectives.

Chapter 4: Methodology

4.1 Introduction

Building on the conceptual framework discussed in the previous chapter, this chapter provides the rationale for undertaking empirical research. It outlines the methodology and methods for data collection and data analysis. As this research adopts a feminist lens to examine the experiences of women working in banks in Pakistan, the chapter first explicates the feminist paradigm undertaken in the study, clarifying the position of the researcher in the field as an insider-outsider and the role of personal reflections that are included in this document.

The philosophical assumptions of the study, specifically assumptions of ontology (what constitutes reality) and epistemology (sources of knowledge) are also discussed. This is followed by linking the mixed methods with critical realist research philosophy, and then explaining and justifying the use of Layder's (1993) research map to support a multi-level understanding of women's work.

This chapter not only addresses the research methods undertaken in the study (scoping questionnaires, semi-structured interviews, document analysis and a research diary), but also the research methodology. Here, methodology refers to "the logic behind the methods we use in the context of our research study; so that research results are capable of being evaluated either by the researcher himself [sic] or by others" (Kothari, 2008, p.8). Hence, it presents the research methods as well as the justification of selection of these methods within the philosophical and theoretical understanding of the given research agenda.

4.2 Feminist methodological paradigm

Much of the research in social sciences has used a male lens to conduct research on men, for men, and by men; therefore, women's viewpoint and voice have been largely excluded (Gherardi, 2003; Seierstad, 2011). A feminist lens places gender at the centre of women's lived experiences, makes women visible and offers "insights into gendered social existence that would otherwise not exist" (Ramazanoglu and Holland, 2002, p.147). It prioritises and foregrounds woman's experiences (Forson, 2007), acknowledges the role of the researcher,

and at the same time, remains sensitive to the context of the research (Stanley and Wise, 1983; Seierstad, 2011). For example, within the work-family field, Parasuraman and Greenhaus (2002) reviewed research published in over 25 years and emphasised a better focus on gender role ideologies in work-family studies. And beyond work-family literature, researchers in industrial and organisational behaviour literature have called for a feminist approach to understand the experiences of under-researched women (Stanley and Wise, 1983; Maynard and Purvis, 1994; Oakley, 1998; Beasley, 1999; Parasuraman and Greenhaus, 2002; Kleinman, 2007; Healy *et al.*, 2011; Özbilgin *et al.*, 2011; Seierstad, 2011; Forson, 2013).

Since feminist research is dynamic and diversified, feminist paradigms can be broadly categorised into feminist empiricism, feminist standpoint and feminist postmodernism. This study comes from a feminist standpoint perspective (Harding, 1987; Hesse-Biber, 2013). All three feminist approaches are similar in their agreement of the marginalised position of women in society, and attempt to reconsider the researcher-participant relationship. However, the three feminist approaches have distinct purposes. On the one hand, feminist empiricism draws upon an objectivist view of reality and is generally concerned with hypothesis testing and cause-effect linkages. It assumes that the researcher, rather than the women-participants, holds the knowledge (Webb, 2000). On the other hand, feminist postmodernism favours women's multiple identities and the uniqueness of their stories based on their heterogeneity. It rejects universal claims of knowledge of women's situation, and objects to universal concepts such as power and patriarchy.

The feminist approach considered close to the traditional feminist paradigm, and which influenced this study, is feminist standpoint (Harding, 1987). According to the feminist standpoint perspective, the problems experienced by women within the family, at work or in the social settings are rather invisible to men; therefore, female researchers and the research participants are in a better position to understand women's experiences, as opposed to male researchers (Harding, 1987; Smith, 1992). It also lays emphasis on the researcher's values and reflexivity to acquire a better understanding of women's reality and argues for a less hierarchal relationship between the researcher and participants (Oakley and Roberts, 1981). It rejects the goal of absolute objectivity, assumes that knowledge is socially situated, or context-sensitive. It also acknowledges that women, as members of a group, can have different experiences of the social phenomenon within the existing structures due to their different backgrounds, values, abilities, resources, etc. The study utilised a mixed method

approach to capture the individual women's contextualised experiences without losing sight of their collective experiences and to create linkages between the macro and micro aspects of social life. A feminist research process goes beyond data collection and analysis; it involves sharing experiences and raising awareness for both the researcher and the participant (Harding, 1987). This interest in researching the lived experiences of women working in Pakistan assumes the potential of the research to improve Pakistani women's status of second-class citizens. The feminist research goal of this study thus was to give voice to the women in the study and to acquire their subjugated knowledge that has been largely ignored in the mainstream research (Hesse-Biber, 2013). As will be discussed later on in this chapter, the combination of qualitative and quantitative methods to focus on women's lives and uncover their voices is in line with feminist values (Hesse-Biber, 2013).

4.2.1 Insider-outsider status

A salient characteristic of feminist standpoint research is its sharing of expert-power between the researcher and the participant. Instead of dichotomously identifying myself strictly as an insider or an outsider, I emphasise the relative nature of my multiple identities depending on the specific research context that allowed me to occupy "the space between", i.e., of both insider and outsider (Dwyer and Buckle, 2009; Rubin, 2012). As the first step, I reflect upon my identities as a woman, a Muslim, a Pakistani, a former intern at a bank, an academic in Pakistan and the U.K., and in an 'arranged' engagement. My position in this study was neither of a complete insider nor of a complete outsider, but an insider-outsider in relation to the bank, family structures, religion and society. Therefore, I journeyed between different life-worlds where the boundaries between the two positions are not very clearly delineated (Merriam *et al.*, 2001; Humphrey, 2007). My position in the field was dynamic in relation to the participants, rather than being fixed (Serrant-Green, 2002). I was an insider because, for example, I shared in the societal pressure of learning to cook and marry, and be modest in a male-dominated setting, yet I became aware of being an outsider when the participants talked about their professional experiences in Karachi or facing pressure from the in-laws to quit their banking jobs. While my insider status of being a Pakistani woman facilitated physical and social access to the participants, my outsider status of not currently working in a bank reassured the participants to share personal experiences that they may not have shared if I had the same professional status.

4.3 Research philosophy

Research philosophy refers to the abstract ideas and belief systems that inform the research process (Creswell, 2013), particularly personal views regarding the creation of knowledge and the nature of reality (Saunders *et al.*, 2007). Issues of a researcher's assumptions and belief system regarding knowledge, reality and the researcher's role can take precedence over the research methods (Guba and Lincoln, 1994). This section conveys and defines the philosophical assumptions of ontology (the nature of reality) and epistemology (knowledge creation and justification) which inform the research design and discussion (Creswell, 2013).

4.3.1 Critical realist philosophy

This research undertakes a critical stance to explore the lived experiences of women working in banks within and across the multiple layers of reality. It comes from a critical realist philosophical viewpoint which utilises multiple levels to analyse reality; therefore, it builds on the understanding that social structures can cause or influence work-family experiences (Saunders *et al.*, 2007). Critical realism emphasises the study of the temporary social world through articulation of bias regarding identification of the unobservable structures and mechanisms that affect, and are affected by, the social world (Bhaskar, 1998).

What distinguishes critical realism from other major research philosophies is its consideration of reality as performative, that is, social actors behave as if their view of reality is true. This is in contrast, for example, to the positivist perspective which regards reality as external to and independent of the researcher and that can be examined by 'facts'. It also differs from the interpretivist position in which the researcher interprets the social action of the research participants through relative truth to understand their reality from their own point of view (Saunders *et al.*, 2007; Silverman, 2011; Creswell, 2013). Critical realism also differs from social constructionism for the former's examination of the participants' views of multiplicity of reality, acknowledgement of the complexity of subjective meanings and sensitivity to the research contexts. However, social constructionism regards the social world not as a pre-existing domain, but which exists within the mind and is socially manufactured through interaction between the researcher and participants (Houston, 2001; Creswell, 2013). And finally, critical realism is similar to post-modernism in the sense that both express scepticism towards universal truths and general law; however, the former asserts a realist ontology, i.e., the existence of the world (Maxwell, 2012).

Critical realists position themselves between direct realism and antirealism. Direct realists tend to hold that knowledge and truth about reality can be obtained if all the information is acquired, which is possible, and therefore, they focus on the objective analysis of the world. In contrast, antirealists deny the existence of objective reality. On the other hand, critical realists acknowledge the importance of incorporating multiple levels of analysis (e.g. micro and macro) in their research, because social structures exist independent of our knowledge of it, and they influence social actors (Bhaskar, 1998). Critical realist philosophy adopted in this study fits well with Bourdieu's (1999) theoretical concepts and Layder's (1993) research map as they bridge the gap between human agency and social structures, and argue for a sense of vertical depth to social life. The rest of this section expands on this point and explains further the utilisation of critical realism in examining work-family experiences through a discussion of ontological and epistemological claims, where these both "cannot be completely separated from each other because they are intrinsically related" (Layder, 1997, p.77).

4.3.2 Stratified ontology

Ontology is "concerned with the nature of reality" (Saunders *et al.*, 2007, p.139). The commonly used ontological perspective in qualitative research philosophies is subjectivism, which values the perceptions and role of the researcher. Reality is bound to time and context: it is prone to change and it is created through "perceptions and consequent actions of social actors" (Saunders *et al.*, 2007, p.108). In order to understand a social phenomenon, it is essential to understand how it is perceived by the social actors who interact with that phenomenon. Qualitative research is traditionally considered to be focused on induction, theory building, qualitative data collection and analysis (e.g. interviews, focus groups) and the role of researcher in his or her research (Johnson and Onwuegbuzie, 2004).

Since the objectives of the research call for a multi-level understanding of the reality, the real world is considered ontologically stratified (Carlson, 2003). Reality is viewed as deep, complex and layered, and the ontological position identified here is that of "stratified ontology" (Brown *et al.*, 2002, p.6) or a "layered social ontology" (Reed, 2009, p.431). The layered ontological viewpoint of critical realism helps to transcend the dualities of structure versus agency, or individual and society. It allows examination of the interplay between the individual and society; although both are distinct and irreducible from each other, they are interrelated and interdependent.

The three layers of reality of a critical realist perspective are empirical, actual and real (McEvoy and Richards, 2006). The empirical is concerned with the observable experiences of reality; the actual focus is on the actual reality that has been generated by mechanisms, such as events and behaviour; the real represents the deep structures and mechanisms that have actually generated the reality (Bhaskar, 1998; Carlson, 2003; Tatli, 2008). These three ontological positions can also be viewed as three strata, or units of analysis – with the empirical at the base, the actual at the next level, and real as the bigger picture, which incorporates the analysis of actual and empirical perspectives within. This stratified ontological viewpoint is in line with Bourdieu's (1977, 90, 96, 98, 2001) theoretical concepts discussed earlier. Firstly, this study examines gender and power relations at banks, and conceptualising the organisational context as a *field* allows examination of the structures and processes underneath the surface, as well as the women's agency. Through utilisation of various forms of *capital* and on the basis of their *habitus*, women affect and are affected by the work and family contexts (Özbilgin and Tatli, 2005). The layered ontological assumptions are assumed to be as follows: the empirical layer consists of women's work-family experiences and perceptions; then the observable events and behaviour associated with contours, causes, consequences and coping strategies of work-family experiences are the actual; and finally, the real structures and mechanisms of gender, culture, religion, class and family structure are the broadest layer. Although Bourdieu's (1977, 90, 96, 98, 2001) theoretical concepts of *habitus*, *capital* and *field* do not explicitly refer to various levels of social reality, the macro, meso and micro levels of explanation of the social world are significantly implicit in his framework. The literature also acknowledges the alignment between critical realism and Bourdieu's (1999) work in offering a multi-layered picture of social reality (Nash, 2003; Tatli, 2008) as well as gender and power relations (Bradley, 2007).

In the same vein, Layder (1993; 1998) also argues for a multi-layered analysis of the social world in which various levels are distinct, but interrelated, and examination of human agency requires analysis of both objective and subjective domains of the social world. He argues for the development of a sense of vertical depth to social life (Layder, 1997, p.2):

“we must view society and social life as comprising a number of important dimensions that have varying and distinct characteristics and that these differing “social domains” are interlocking and mutually dependent on each other”

With this understanding, this study examines women's lived experiences of work-family conflict through mixed methods, multi-levelled research design. The analytical framework, which facilitates examination of women's experiences in a stratified ontology, is shown in the research map as will be discussed later.

4.3.3 Epistemology

While ontology focuses on the nature of reality, epistemology is the theory of knowledge embedded in the theoretical perspective (Creswell, 2009). In other words, epistemology addresses what is acceptable knowledge in a particular field of study (Matthews and Ross, 2010).

This study utilises retroduction to examine the complex interplay of gender, culture and 'religion' that influence the experiences of WFC, as well as the underlying structures and mechanisms that generate or influence the contours, causes, consequences and coping strategies of these experiences. Drawing from both induction and deduction, retroduction is "a mode of analysis in which events are studied with respect to what may have, must have, or could have caused them" (Olsen and Morgan, 2005 cited in; McEvoy and Richards, 2006, p. 71).

From a critical realist, layered ontological viewpoint, there exists a social world out there, which has both the observable and underlying levels of reality. The research participants may not even realise the underlying levels, such as the interplay between religion, gender and culture; therefore, such information may not be a part of the discourse. Adopting a critical realist perspective in conducting the study allowed me to make sense of the multifaceted nature of work-family conflict through retroduction, i.e., by deconstructing the meanings and uncovering the deeper structures and their relationship with the original social phenomenon, and examining how the structures have been maintained (Rarieya, 2010). The meanings were revised on the basis of the understanding developed in the research inquiry, and in this process a constant spiral of discovery, understanding and revision was formed (Patomäki and Wight, 2000). Thus retroduction is important to permit an understanding of how women's experiences of WFC shape, and are shaped by, structures, institutions and actual and implemented policies related to work and family.

4.4 Research strategy

A critical realist methodology encourages the researcher to examine the beyond-the-surface factors that shape human understanding of social phenomenon, and to identify and challenge the sources of oppression (Rarieya, 2010). This section focuses on the practical aspects of data collection. As the research questions require an in-depth description of a social phenomenon, case study was selected as an appropriate strategy because a case study allows one to draw upon multiple sources of data to offer deep insights into the nature of the contemporary phenomenon in its real-life context that does not require control of behavioural events (Yin, 2009). In Yin's (2009, p.18) own words:

“A case study is an imperial inquiry that investigates a contemporary phenomenon in depth and within its real-life context; especially when the boundaries between phenomenon and context are not clearly evident”

The case study approach is an all-encompassing method that covers research design, data collection techniques and approaches to data analysis; as it allows building on conceptual themes for research design, data collection and data analysis (Yin, 2009), and it is this feature that distinguishes it from other qualitative techniques such as grounded theory and ethnography (Glaser and Strauss, 1967; Corbin and Strauss, 1990; Perlow, 1997; Meyer, 2001). The capacity of case study for context-sensitive research is ‘unparalleled’ as it allows the retention of holistic characteristics of real-life events through multiple sources of evidence (Schell, 1992).

Due to the limited nature of extant literature and data on WFC in Pakistan, this research adopted a multi-strategy approach consisting of semi-structured in-depth interviews, survey data, a research diary and documentary review. The mixed methods adopted in this study is parallel with a critical realist approach (Danermark, 2002) and, it also identifies with the concurrent nested strategy (Creswell, 2009) in which a primarily qualitative research data embeds some quantitative data to deepen the description of the experiences of the participants.

A critical realist approach to a case study is justified as an in-depth and comprehensive examination of a particular situation, especially when the research questions are explanatory

(Yin, 2009). Using case study with a critical realist perspective involves capturing data not only related to the events, but also the causes and mechanisms of the entities behind the events; and finally, theoretical nature of the mechanisms and structures and actors' agency is clarified (Easton, 2010). In this way, the researcher can disentangle the complex interplay of social strands and indulge in a flexible, iterative research process to provide a holistic examination of a particular research setting (Easton, 2010).

4.4.1 Research settings

While the scoping questionnaire (also discussed below) received responses from over ten cities from all parts of Pakistan, the face-to-face interviews were conducted in two big cities - Lahore and Multan - within Punjab Province. Both cities have a large number of banks, one is my hometown and the second is host to my employer/sponsors.

Lahore is the capital of Punjab Province, has a population of over 10 million and is considered the second largest metropolitan city in the country (Karachi being the first), and among the 30 largest cities in the world (Weiss, 1992). It is considered a religious, cultural and engineering hub of the country (Britannica, 2014). Also called the Mughal City of Gardens, it is rated the second best tourist destination in Pakistan (Mubin *et al.*, 2013). On the other hand, Multan is the country's third largest city by area and fifth largest by population. It is called the City of Saints or City of Sufis and is home to numerous mausoleums, shrines and tombs of Sufis and Saints in the city (HistoryPak, 2014). It is also called the "Manchester of Pakistan" because of its cultural and ethnic diversity (HistoryPak, 2014). It is popularly known for its very hot summers (the highest temperature being recorded a 54 °C and the lowest only -3°C), dust storms, donkeys and beggars, but also homes numerous agro-based industries, and exports mangoes, pottery, embroidered clothes, traditional shoes and fuller's earth a cleansing product used in cosmetics (Khan, 1983; HistoryPak, 2014). It is one of the oldest cities in the world and could be regarded as 'conservative' and slow to socio-cultural changes (Del Bo, 2014). For example, compared to Lahore, one would see fewer women drivers and more working as domestic maids in Multan.

Over the last few years, many foreign banks such as HSBC, Barclays and Dubai Islamic have opened their branches in the city to cater to the privileged feudal families in Multan; however, the branch network of domestic or foreign banks in Multan is smaller than that in Lahore. The banking industry of Pakistan has been experiencing remarkable growth in the

last decade. Foreign banks have set up their branches in the country, domestic banks have undergone mergers and acquisitions, competition has been growing, and turnover has been high (e.g. Hunjra *et al.*, 2010). Although still widely perceived as a masculinised industry, women have stepped into the banking profession, and the central state bank has made attempts to encourage family-friendly policies such as mandatory leave and maternity leave, the provision of day care centres for employees' children and healthcare facilities are still not fully implemented (Syed and Ali, 2013).

In the selection of banks, the weak research culture in Pakistan became evident, in which nepotism and red tape restricted my access to the human resource for data collection. Four types of banks were selected: a private bank, an Islamic bank, a central state bank, and a women-dominated bank. The choice of banks was influenced by (a) the very small share of women in the banking industry (b) the differences in the organisational cultures and policies of the types of banks and (c) responses to the scoping questionnaire. Arguably, the four types of banks have significant differences, but also have some similarities that make them valuable to acquire a mix of women working in banks to acquire deeper understanding of their experiences in different situated activities (Seierstad, 2011). For example, both the private bank (PB) and the Islamic Bank (IB) were incorporated in 1990s and have over 5000 employees. All the members in the Board of Governors are men; and although the official website states policies against sexual harassment, the share of women in the workforce is not available in public documents. However, the organisational cultures of the two banks are very different in the sense that women working in the Islamic Bank have to follow an Islamic dress code, which consists of an *abaya* and a headscarf, while the men should have a beard. Such practices of having mandatory uniforms for the staff are even seen in selective branches of foreign-based banks in Pakistan, as well as outside the banking industry (for example, in transportation). This is in contrast to the central state bank where a woman has served as the governor. Hence, the four types of banks had significant differences in the organisational structures, the share of women, types and extent of family-friendly policies, and women in the top management; as well as commonalities in terms of having full-time jobs, formal qualifications for joining a bank, the training and development opportunities as well as the career paths.

4.4.2 Research design

Within the research strategy of case study (Yin, 2009), this research utilised a mixed methods approach (Creswell, 2009) consisting primarily of semi-structured, in-depth interviews, but also survey data, a research diary and secondary data in the form of a documentary review. In order to explore the lived experiences of women working in banks, the emphasis was more on qualitative and less on quantitative techniques of data collection.

Researchers have criticised the over-emphasis on an individual-level of analysis in work-family studies and called for multi-level analysis of work-family interface (Parasuraman and Greenhaus, 2002; Frone, 2003; Poelmans, 2005; Grzywacz *et al.*, 2007; Özbilgin *et al.*, 2011). The multi-level research map designed in this study addresses the calls of researchers and fits well with stratified ontology and multi-level conceptual model. The mixed methods research is guided by Layder's (1993) research map which suggests a stratified framework that engages with the macro (Pakistan), meso (labour market, banking sector) and micro (family and individual) levels of human action and social structures.

4.4.2.1 Research map

Layder's (1993) research map considers and encourages mixed methods in considering the organic linkages between micro and macro levels of analysis. By viewing social reality as comprising distinct yet interwoven, interdependent and overlapping layers, the researcher can examine the underlying mechanisms and processes that shape, and are shaped by, social activity (Layder, 1993). Such a holistic perspective can be achieved by attributing specific foci and objectives to each element, and can be guided by various theories.

This research engages with the four layers of reality; however, it emphasises the examination of one particular level, which is the individual self-level in this study (Layder, 1993). As presented in Table 2 below, all the layers are closely interrelated, but have their own distinct focus and objectives, key methods and theoretical considerations that move through the element of history. The broadest layer is the *context* (national culture and policies, and the interplay between culture and religion), then the *setting* (Pakistani labour market; bank and family structures; and the interplay between various social strands that oppress women), followed by the *situated activity* (institutions at work and family domains) and the last layer

is the individual *self* (the lived WFC experiences of the women working in banks) (Layder, 1993).

With the *context* element, the macro level focus of research was on national culture and policies as well as how features of Pakistani culture interplay with Islamic principles, particularly concerning professional women. The objective was to contextualise the experiences of women working in banks in Pakistan. For this purpose, both feminist and cultural theories were engaged with and macro level data was obtained through the systematic literature review, as well as national and international statistics about Pakistan.

With the *setting* element, the focus of the research was on the situation of women in the Pakistani labour market, the culture and policies of banks and family systems, as well as the interplay of social strands of oppression including gender, culture, religion, class and family structure. The purpose of analysing the *setting* was to provide indigenous manifestations of WFC for women in Pakistan, this was addressed through relevant literature and policy review, and official statistics and reports related to the situation of working women within the labour market. Some insights into this level were also obtained through the scoping questionnaire, semi-structured interviews and field observations. The data obtained at the *setting* level was analysed through feminist and cultural theories, as well as Bourdieu's (1999) concept of *field* and *capital*.

For the element of *situated activity*, the focus of research was on the meso level social interaction of women in bank and family domains and the objective was to examine institutional frameworks of work and family including their distinct culture and policies. This was achieved by literature review, scoping questionnaire, semi-structured face-to-face interviews with women, observing women in their banks as well as personal reflections. Relevant theories at this level were feminist theories, gender role expectations theory and Bourdieu's (1977, 90, 96, 98, 2001) concepts of *habitus*, *field*, *capital* and *symbolic violence*.

The last element of the research map was *self* which focused on women's experiences and identities of their work and family roles as expressed in their own words, and the research objective was to examine how the contours, causes, consequences and coping strategies of WFC.

Figure 4.1 Research map
(Adapted from Layder, 1993, p.114)

	Research Elements	Research Focus and Objectives	Key Methods	Theoretical Considerations
→	Context	Focus: <ul style="list-style-type: none"> National culture and policies Interplay of religion and culture Objectives: <ul style="list-style-type: none"> To set the experiences of women bankers in its historical and socio-economic context 	<ul style="list-style-type: none"> Systematic literature review International data National data 	<ul style="list-style-type: none"> Feminist theories Cultural theories Bourdieu's concept of <i>field</i>
H I S T	Setting	Focus: <ul style="list-style-type: none"> Pakistani labour market Organisational culture and policies Family structures and systems Interplay of social strands of oppression including gender, culture, religion, class and family structure Objectives: <ul style="list-style-type: none"> To provide indigenous conceptualisations of the lived work-family experiences of Pakistani women 	<ul style="list-style-type: none"> Literature review Policy review Official statistics and reports related to the situation of working women Scoping questionnaire Semi-structured interviews with women Observation of participants in their work setting 	<ul style="list-style-type: none"> Feminist theories Cultural theories Bourdieu's concepts of <i>field</i> and <i>capital</i>
O R	Situated Activity	Focus: <ul style="list-style-type: none"> Social interaction in Banks and family structures Objective: <ul style="list-style-type: none"> To examine the institutional frameworks of work and family including work-family policies and culture 	<ul style="list-style-type: none"> Literature review Scoping Questionnaire Semi-structured interviews with women Observation of participants in their work setting Research Diary/Reflections 	<ul style="list-style-type: none"> Feminist theories Gender role expectations theory Bourdieu's concepts of <i>habitus, field</i> and <i>capital</i>
→	Self	Focus: <ul style="list-style-type: none"> Women's experiences and identities regarding their work and family roles Objective: <ul style="list-style-type: none"> To investigate the contours, causes and consequences of WFC and the strategies used by women to cope with WFC 	<ul style="list-style-type: none"> Scoping Questionnaire Observation of participants in their work setting Semi-structured interviews Research Diary/Reflections 	<ul style="list-style-type: none"> Gender role expectations theory Bourdieu's concepts of <i>habitus, field, capital</i> and <i>symbolic violence</i>

In other words, at the level of *self*, the objective was to examine how women used their agency to cope with WFC. This was achieved through analysing the underlying mechanisms at the meso and macro levels of reality, as well as giving voice to women's experiences through semi-structured interviews, field observations and the research diary. Theoretical contributions at this level came from gender role expectations theory and Bourdieu's concepts of *habitus*, *symbolic violence*, *capital* and *field*.

Although the multiple layers of reality are presented separately here for analytical purposes, with the primary focus on women's experiences (self), the elements are interrelated and interdependent. This research map allows one to adopt flexible research methods according to the focus and objective of the research (Forson, 2007; Tatli, 2008; Seierstad, 2011).

4.4.3 Mixed methods

In terms of data collection methods in work-family research, surveys have been used in 85 percent of the studies conducted between 1980 to 2003 as reviewed by Casper *et al.*, (2007) and between 1986 to 2010 as reviewed by Shaffer *et al.*, (2011b). Although it has been acknowledged that qualitative research can provide context-specific understandings (Fontana and Frey, 2000), studies emerging on the work-family interface in Pakistan use questionnaires as a norm (Ali and Hamid, 1999; Shujat and Bhutto, 2011; Ghayyur and Jamal, 2012; Anwar *et al.*, 2013; Syed and Ali, 2013; Umer and Zia-ur-Rehman, 2013; Salam, 2014). Recently, exceptions to this have been found (Mirza and Jabeen, 2011; Saher *et al.*, 2013). Researchers assert the need for mixed methods studies in work-family interface (Eby *et al.*, 2005; Shaffer *et al.*, 2011b). Feminist social researchers encourage the use of multiple methods that are aligned with the research objectives and the research context (Seale, 2004). Similarly, a critical realist perspective allows the researcher to overcome the issues that are inherent in switching between qualitative and quantitative paradigms (McEvoy and Richards, 2006). Yin (2009) also agrees that multiple sources can be used as evidence for a case study.

This study utilises a needs-based or contingency approach to combine both qualitative and quantitative methods to best address the research objectives (Johnson and Onwuegbuzie, 2004). From a philosophical point of view, mixed methods research is supported by pragmatism (Johnson *et al.*, 2007; Creswell, 2009) as it is "inclusive, pluralistic, and complementary... research methods should follow research questions in a way that offers the

best chance to obtain useful answers” (Johnson and Onwuegbuzie, 2004, p.17). Not only does the utilisation of mixed methods allow one to draw from the strengths and minimise the weaknesses of both approaches (Johnson and Onwuegbuzie, 2004), but the distinct methods can mutually inform one another, particularly in a multi-level analysis (Tashakkori and Teddlie, 1998; Creswell, 2009). A combination of qualitative and quantitative data has also been advocated by Layder (1998, p.51) for its ability to provide a more complete picture of the research object, as he argues:

“Social research should employ as many data collection techniques as possible in order to maximise its ability to tap into all social domains in depth”

The mixed methods undertaken in the research consisted of 280 scoping questionnaires and 47 semi-structured, in-depth interviews, combined with field observations and a research diary. Secondary data in the form of a documentary review was also utilised. While interviews have been widely used in feminist research, quantitative surveys have been used to acquire background data. Where the survey addressed the contours of WFC, interviews allowed a deeper and fuller examination of women’s lived experiences. Such a mixed methods design was used to tease out the multi-layered nature and ontological depths of social reality (Layder, 2012).

The next section provides a detailed account of the design and implementation of qualitative and quantitative research methods. It also provides justification of using mixed methods.

4.5 Initial study: Scoping questionnaire (Appendix B)

Mixed methods design can be sequential where an initial study (for example, a scoping questionnaire) can be used to inform and develop the second stage (for example, in-depth interviews) (Clark and Creswell, 2008). The purpose of scoping research methods is to help narrow down the scope of the research project and to establish the depth and breadth of the research topic (Levac *et al.*, 2010). Scoping studies can also be used to rapidly map the key concepts underpinning a research area (Arksey and O'Malley, 2005). Finally, scoping studies can be used to clarify a complex concept or refine subsequent research inquiries (Davis *et al.*, 2009).

As this research adopts a feminist, contextually sensitive and multi-level approach to examine work-family experiences of an under-researched group (i.e., women) in an under-researched context (i.e., Pakistan), a scoping questionnaire was used as the first phase of the study. The purpose of questionnaire within the mixed methods design was to develop and complement the interviews, rather than triangulation (Greene *et al.*, 1989). Specifically, the purpose of the scoping questionnaire was three-fold. Firstly, it was used to acquire general information on both women and men working in the banks in Pakistan about a larger number of variables in work-family interface. This provided a broader, panoramic view of WFC in Pakistan. Secondly, it highlighted the relative importance of variables in the study, which then guided the interviews for in-depth examination of the lived experiences of women. And most importantly, the scoping questionnaire was used to test the prevalence of WFC among women working in banks in Pakistan and identify the general nature of their work-family conflict experiences. It was crucial to obtain ‘yes/no’ and ‘what’ answers to this fundamental research question to refine the interview schedule for the exploratory research questions regarding the causes, consequences and coping strategies of WFC. Hence, the target of the scoping questionnaire was to gain the broadest, but still relevant set of data that would inform the in-depth interviews.

4.6 Main study: In-depth interviews (Appendix C)

Within the social sciences, so-called qualitative studies are favoured for exploring people’s everyday behaviours (Matthews and Ross, 2010; Silverman, 2011); within work-family interface, qualitative methods are favoured for their ability to draw out context-sensitive meanings of work and family domains (Özbilgin *et al.*, 2011). Recent researchers have emphasised the need for qualitative studies in work-family interface, particularly in the study of under-researched cultures (Allen *et al.*, 2000; Shaffer *et al.*, 2011b). Researchers have also suggested that the hidden elements of WFC in non-US cultures should be examined through ‘purer’ measures (Shaffer *et al.*, 2011b), for example, semi-structured interviews (Khilji, 2003). Feminist researchers have relied heavily on in-depth interviews for their capacity to explore subjective meanings and keeping the relationship between interviewer and interviewee non-hierarchical (Oakley and Roberts, 1981). This also fits with the research philosophy of critical realism (Danermark, 2002) and the research map adapted from Layder (1993) who favour a mix of qualitative and quantitative methods to investigate the various levels of social reality.

With this rationale, the second stage of the research comprised one-to-one, face-to-face, in-depth, semi-structured interviews that were flexible in structure and allowed for deeper insights into the complexity of WFC experiences. The use of qualitative interviews in this study is aligned not only with the research aims, but also with the theoretical framework, philosophical assumptions and analytical framework. This section discusses why and how this study used one-to-one, face-to-face, in-depth, semi structured interviews as the main source of primary data.

The quantitative data obtained in the scoping questionnaire did not capture the complexities and depths of WFC. In contrast, the qualitative interviews can be effective in exploring how women use their agency and negotiate with the multiple dimensions of inequality and oppression in their lives. They also provide a particular, personal, contingent platform in which women's experiences can be contextualised (O'Hagan, 2010). Participants talk about their work-family experiences in their own words so that the mechanisms of gender, culture, religion, class and family structure can surface (Stone, 2007; Gurney, 2010; Matthews and Ross, 2010). On the one hand, this format of interviews allowed the participants to be flexible and spontaneous when giving voice to their experiences (Arksey and Knight, 1999). It also allowed them to clarify the questions (Fontana and Frey, 2000). On the other hand, it allowed me to digress and probe beyond the standard questions (Khilji and Wang, 2006) and to ask for further information (Fontana and Frey, 2000). Rubin and Rubin (2012, p.xv) explain that in this type of interview:

“Researchers respond to and then ask further questions about what they hear from the interviewees rather than rely exclusively on predetermined questions”

The interviews aimed to elicit the ‘how and why’ of work-family conflict, i.e., causes, consequences and coping strategies, in the background to intersectionality of social strands that oppress women. Through retroduction, the multifaceted nature of WFC was addressed by exploring the dynamics of women's agency at the level of the individual self within the context of social structures and mechanisms.

As the focus here was exclusively on women working in banks, the assumption behind using in-depth interviews with women was based on feminist methodology, that women-participants would co-operate and give voice to their work-family experiences because of their (1) personal interest in the topic of work-family interface; (2) the sense of being in the

spot-light and the feel of prestige associated with the term ‘interview’ in the Pakistani context; (3) therapeutic nature of the interviews and their need for catharsis of their work and family roles; and, (4) comfort with the interviewer on the basis of same-gender (Oakley and Roberts, 1981; Karnieli-Miller *et al.*, 2009; O'Hagan, 2010; Shamim and Qureshi, 2010; Rubin and Rubin, 2012). These assumptions shaped the design of the in-depth interviews in order to give voice to women about their work-family experiences.

4.6.1 Designing the interview schedule (Appendix C)

On the basis of existing themes identified in the contextual (Chapter 2) and conceptual framework (Chapter 3), a list of main questions and probing questions was created in the form of an interview schedule (Berg and Lune, 2004). At the heart of the semi-structured interview was enabling participants to share their experiences in their own words (Matthews and Ross, 2010). Appendix C presents the rationale for the interview schedule (p. 266) as well as the schedule itself (p. 269). In terms of the layout, the interview schedule was divided into sections with headings and sub-headings, main questions and probes, and had the space to take field notes during the interview.

Similar to how other researchers have treated the interview schedule (e.g. Forson, 2007; Tatli, 2008; Seierstad, 2011), my interview schedule not only underwent changes after the scoping questionnaire and pilot interviews, but I also made minor modifications as per necessity throughout the interviewing process. It was used as an aid, rather than an obligation to be strictly followed.

4.6.2 Pilot Interviews

The interview schedule was tested across three women through Skype interviews, who were approached through personal contacts, were informal in nature. The pilot interviews primarily helped refine the interview schedule and to develop my interview skills. Based on these pilot interviews, additional prompts were added, terminology was changed, and the sequence was developed. The interview schedule underwent significant changes, and therefore, these three interviews were not included in the main sample. A fourth pilot interview was conducted face-to-face in Pakistan for practice purposes. It did not undergo any significant changes; therefore, it was treated as a normal interview, fully transcribed and made a part of the

thematic analysis. Overall, the pilot interviews not only helped to refine the interview guide but also to develop my interviewing skills.

4.6.3 Language

Both English and *Urdu* are the official languages of Pakistan; however, English dominates *Urdu* (Haque, 1982; Abbas, 1993; Shamim, 2009; CIA, 2012). Becker and Geer (1957) argue that the researcher should be familiar with the participant's language in order to ask understandable questions and to interpret the responses correctly. Some researchers have recommended translating the interview schedule into the native language before conducting the fieldwork (Hertel *et al.*, 2009), this was not done in this study because the participants were highly educated, with at least Bachelors qualification. They were expected to be fluent in both English and *Urdu*. The interview questions and prompts were adapted to the terminology used by the participant in the introduction or initial responses. For example, participants referred to mother-in-law with the words *saas*, mummy, *ammi*, *amma*, mama, etc. A general term was occasionally used in the interview. For example, sister-in-law, which can translate into *Urdu* as *nand* (husband's sister), *bhabhi* (brother's wife), *dewarani* (husband's younger brother's wife) and *jaithani* (husband's elder brother's wife) in the Pakistani context; so follow up questions were asked to clarify the nature of the relationship. Subscribing to a specific translated version of the interview schedule would not have allowed the required level of flexibility. Although they spoke fluently in the national language *Urdu*, they occasionally switched to English. *Punjabi* or *Saraiki* words, phrases or even sentences were also used especially when quoting a proverb, popular saying or a third person – quite similar to ordinary conversations (Berg and Lune, 2004).

A few participants were fluent in English and their interview transcripts had little need for translation. For others, it was occasionally a challenge to convey the meaning of an *Urdu* phrase or word into English; therefore, these contextual words or phrases have been used in their original form in this study. These words and phrases are provided in the glossary. Being an *insider*, my familiarity with the area and fluency in national and local languages as well as English helped reduce any language barriers (Shahid, 2007).

4.6.4 Access and sampling

Work-family researchers have laid emphasis on providing rationale in sampling strategies (McDonald *et al.*, 2007). Qualitative studies commonly use non-probability sampling

strategies, particularly snowball, purposeful, and self selection sampling techniques (Chang *et al.*, 2010). The research culture in Pakistan in general has been described as being “in its infancy” (Pardhan, 2010, p.33). Native scholars undertaking research in the Pakistani banking sector have warned against “the lack of a research culture” (Mirza and Jabeen, 2011, p.265) and that even the management of banks consider research to be “a waste of time” (Ayub and Jehn, 2010, p.121). Therefore, in accordance with the overall culture of *sifarish* in Pakistan (Islam, 2004) and what other researchers in Pakistan have done (Ayub and Jehn, 2010), I also primarily relied on my personal network to get physical access to the banks. My personal contacts also helped me in contacting bankers in Pakistan, especially a close uncle - an influential figure in the community - played a key role in identifying gatekeepers in the banks. The selection of cities, banks, towns, branches and participants is explained below.

It was not possible to cover women working in all four provinces of Pakistan because of financial, geographical, cultural, safety and travelling issues associated with being a woman. As explained earlier, women’s unaccompanied mobility in Pakistan, especially to another city, is against the notion of *izzat* and susceptible to sexual violence; also, the situation of terrorism is another issue (Mumtaz and Salway, 2005; Azid *et al.*, 2010; Shahid, 2010; Ali, 2013). Therefore, I chose only two cities, i.e., Lahore and Multan. They are both big cities with a large number of banks, and my familiarity with the area made it convenient for me to travel between and within the cities to gain access and conduct face-to-face interviews. Then, the selection of banks was based on the preliminary analysis of the scoping questionnaire. The women participants who had expressed interest in participating in follow-up interviews were largely from four banks. Three of these four banks represented three different strata of the banking industry, i.e., public banks, private banks and Islamic banks. Serendipitously, stratified sampling was used to select these three types of banks (given the pseudonyms Private Bank, Islamic Bank and Central State Bank). It was assumed that the structures and mechanisms of the banking institution could be better understood through different banks, rather than only one bank. Also, the selection of only one bank would have created challenges of recruiting enough number of women for the interviews.

After identification of the cities and banks, the next step was to identify branches of each bank and negotiate access. However, due to the high-context culture of Pakistan (Edward, 1976), no statistical data was available on the number of women in a particular bank or branch. In City1, my uncle identified a gatekeeper in the regional offices of Bank1, Bank2

and Bank3, who further identified a gatekeeper for each selected branch, who further identified potential participants for the study. This strategy has also been recommended by other researchers for undertaking fieldwork in developing countries (Hertel *et al.*, 2009) including Pakistan (Shahid, 2007). The use of *sifarish* at the regional levels of banks facilitated me in stepping into the bank's premises. Thus snowball technique was used not only for the participants, but also the gatekeepers (Jankowicz, 2005, p.204; Bryman and Bell, 2011, p.197). As Seale (2004, p.139) suggests:

“Snowball sampling can be [a] very helpful way of gaining access to people who, without such a personal contact, might otherwise refuse... [they] are more likely to talk to someone who has found them through a mutual contact”

Bank3 was the central state bank with a culture very different from the first two banks. Despite my very strong *sifarish*, women were generally not interested in being interviewed. In my three days in the same bank, I mostly observed the staff on the phone and facebook. Few people were actually at their seats. Sometimes, I made appointments, but the participants did not turn up. It was in the lack of co-operation of women in this bank that my excitement of fieldwork subsided and I took a break from further interviews. Until then, 33 interviews had been conducted in three banks in one city.

After one month's break, I returned to the second city for conducting more interviews. I had failed to find appropriate *sifarish* or gatekeeper for the banks here. Through facebook, I found an old university friend who was working in one of the main branches of the private bank in which I had already done interviews in the first city [Bank1], and I thought it would be good to see if any differences in the *fields* (cities) affected women's work-family experiences. I contacted her on Facebook, explained my research to her and she agreed to participate in the research and help me find other participants. When I visited her, she became my 'guide' and introduced me to other women in the bank and I conducted six interviews in that branch.

By then, I had conducted 39 interviews in addition to the pilot interviews. With my flight to UK only four days away, time pressure was intense. I selected a women-dominated bank as the last type of bank [Bank4]. Again, I did not have *sifarish* or any friend who worked in the bank, but I was desperate, so I walked into the bank on my own. The woman branch manager (who had been there for more than two decades) listened to my request to conduct research in her bank. Instead of replying with a yes or no, she started interviewing me in terms of my background. She was pleased to know that we belonged to the same caste, spoke the same

local language *saraiki* and had done Masters from the same university; and offered to be interviewed first, thereby granting me permission to conduct research in ‘her’ bank. The interview lasted over an hour with almost no interruption. Because it was a different city and a women-dominated organisation, and she held the senior-most position of all women I had interviewed by then, her interview gave new insights into gender identity and agency in overcoming gender norms. She introduced me to the staff, and I conducted five interviews in that bank. As such, emotional access to the participants is quite as essential as the physical access (Cassell, 1988).

Figure 4.2 Spread of interviews

(Source: Author)

Interview type	City Pseudonyms	No. Of interviews in the city	Bank pseudonyms	No. of interviews in the particular bank	Town pseudonyms	No. of interviews in particular town
4 Pilot interviews	4					
44 Face-to-face interviews as the usable sample	City 1	33	Bank1 - Private Bank	14	Town 1	9
			Bank2 - Islamic Bank	11	Town 2	5
					Town 3	6
	City 2	11	Bank 3 - Central State Bank	7	Town 4	3
			Bank 1- Private Bank	6	Town 5	2
					Women-Dominated Bank	5
				Town 7	11	

In getting access to the participants, my role of an insider-outsider played a crucial role. In one of the banks, a participant happened to have the same handbag as mine, and when she asked if my handbag, like hers, was also from ‘abroad’, I got the chance to introduce myself as a visitor from ‘abroad’ which captured her interest, providing me a chance to introduce my research topic to her. On one of the mornings, it began to rain and the weather became very ‘pleasant’. The staff got some *pakoray* [traditional snack] from a shop nearby and the environment became less formal. I shared with my participant how much the British hate the

rain, and this led to other colleagues around her joining in our discussion of how Pakistani society differs from UK and other foreign countries; later, a few of her colleagues agreed to be interviewed.

As shown in the Figure 4.2 above, apart from the three pilot interviews, 45 interviews were conducted in two cities, four banks and seven towns. This was achieved through a three-pronged sampling approach. Although I primarily relied on reference-based and convenience sampling (Shahid, 2007), I also used snowball sampling (Bryman and Bell, 2011) and self selective sampling (Saunders *et al.*, 2007).

4.7 Observation and research diary (Appendix D)

As a feminist, social scientist, mixed methods researcher, I reject separating myself from my research or that such a separation can increase the validity of the research. As a Pakistani woman studying WFC experiences of women in Pakistan, I acknowledge the subjectivity in my research. My personal understanding and experiences based on my multiple identities shape my reflections that affect this research (Bryman and Bell, 2011). Considered within the feminist lens underpinning this study, these personal reflections reflect an openness and honesty to the research (Forson, 2007; Creswell, 2009; Seierstad, 2011).

Reflexive writing has been regarded as a research tool to acquire data “beyond that captured by audio-recordings, questionnaires or other research tools” (Özbilgin and Woodward, 2003, p.77). Seale (2004) uses the phrase “personal biography” to cover the personal life experiences and the features that a researcher carries within. Relevant to the role of my personal values is the discussion of axiology of research. Axiology studies judgements about value - the role of our personal values in all stages of the research process (Saunders *et al.*, 2007). In his concept of co-operative inquiry, Heron (1996) argues in favour of integration of the role of researcher and subjects. He discusses the possibility of the researcher writing down statements of reflections during his research with people. These can also be kept in a research diary (Calveley, 2002; Haynes, 2012). Instead of keeping these reflections in separate sections (Pillow, 2003; Creswell, 2009), my statements of personal reflections are entrenched throughout the dissertation in the form of text boxes.

The overall feminist approach that underpins this research also supports me in bringing my observation and personal reflections to the research to enhance the understanding of the

contextual factors regarding women's WFC. As Calveley (2005, p.88) suggested, I "record[ed] not only the actions and comments of the subjects being researched, but also describe[d] the physical environment ... own emotional feelings and perception of tensions in the workplace." These reflections were vital during visits to the research setting and face-to-face interactions with the women participants in the collection of data . During document and content analysis of the interviews, these reflections helped to create linkages and draw inferences, and provided a sense of development of ideas (Calveley, 2002; Mauthner and Doucet, 2003; Özbilgin and Woodward, 2003).

The field observations that informed this study are provided in Appendix D, p.278.

4.8 Documentary review

This study also reviewed a heterogeneous set of documents that were not published for the business researcher (Auger, 1994; Bryman and Bell, 2011). The documentary review was used to gain understanding of the work and family setting as well as to contextualise women's work-family experiences. Secondary data comprising documentary and policy review can fill in gaps in understanding various levels of social reality (Saunders *et al.*, 2007). Grey literature documents refer to electronic or print sources of information that are not published commercially or indexed by major databases, is usually produced for a specific audience and is technical in nature (Auger, 1994). However, these can be hard to identify and obtain (Auger, 1994; Bryman and Bell, 2011). Other researchers have also complained of a dearth of gender-specific data in Pakistan (Ali, 2003). This was particularly true for the banks, for example, the lack of sampling frame or work-family policy documents of the banks (Matthews and Ross, 2010).

Examples of information obtained from grey literature documents incorporated in this study include company annual reports, dissertations, newspapers, Gallup reports, conference proceedings, official and government publications, reports, statistics, etc. The annual reports of the banks available on official websites are the main source of secondary data at the banking level (Özbilgin and Woodward, 2003). At the macro level, some relevant grey literature documents used include statistical surveys about the economy and employment situation, and reports from national and international bodies. Such data has helped to understand the macro perspective on women and their work in Pakistan, and to create linkages between the macro and micro levels of WFC experiences. However, this data was

not collected or analysed at any specific time, rather, these were identified and analysed upon relevance and convenience (Creswell, 2009). Other feminist researchers have also undertaken a similar approach in their studies (e.g. Forson, 2007; Tatli, 2008; Seierstad, 2011). These have been useful to obtain current perspectives and fill in gaps of traditional sources (Huffine, 2010).

4.9 Thematic data analysis

Although the interviews were voice-recorded to ensure accuracy of data (Silverman, 2011), the quality of data analysis affects the overall quality of the project (Layder, 2012). During fieldwork, data analysis should be an on-going process so as to allow room for reflection and adjustments in the subsequent data collection (Kvale, 2008; Layder, 2012). Since the researcher is 'in the field', the immediate analysis can help to pursue emerging avenues of inquiry in further depth and look for deviant or negative cases (Pope *et al.*, 2000). For example, after the first few interviews, it occurred to me that all my participants were 'younger' women, either single or married with young children. Following this thought-process, I deliberately sought to conduct interviews with older women working in banks. Conducting in-depth interviews of such deviant cases uncovered additional insights into the structures and processes of what it is like for women to work in a male-dominated profession.

Nevertheless, the main qualitative stage of the research produced a large amount of textual data in the form of field notes, a research diary, interview transcriptions and documentary material (Pope *et al.*, 2000; Pope and Mays, 2008). The analytical process consisted of preparing data; familiarisation with data; generating initial codes of the whole dataset; collating similar codes into existing or emerging themes; reviewing themes concerning the research question and cases that do not fit; refining themes through identifying relationships between them and looking for associations; and finally, writing up the analysis. This was done keeping a creative and playful engagement with the data, and following hunches and intuition (Braun and Clarke, 2006; Rapley, 2010).

Firstly, the entire data collected in the field and in the pilot interviews was imported to QSR NVivo; where separate folders were created for Interview Recordings, Transcriptions, Field Notes and Administration (Interview Schedule, information sheet, consent form, demographics questionnaire, and a list of all the participants' demographics). The software

kept the data organised, for example, the name of voice recording for each participant matched the name for its transcript.

The interviews were transcribed verbatim into English outside NVivo with the help of 'Transcription Buddy', which allowed controlled playback. The transcription was typed into English in MS Word files and then imported into NVivo. The transcripts not only had verbatim transcription of the interview, but also a background section which explained how the participant had been recruited, the interview setting, time and date, etc. and a closing section which commented on the overall impression and experience of the interview, and any other notes about the participant based on observation before or after the interview. These were based on the field notes, observation and research diary. Where translation into English was difficult, the original *Urdu* text was retained and the closest possible English meaning was saved as a memo. The transcripts included smiles, laughter, lengthy pauses and three question marks where the recording was not clear. The font colours and styles were differentiated for the participant and my own voice.

The second stage of analysis was familiarisation and immersion to convert the data *corpus* - the entire data collected - into selective data set - usable and relevant data (Silverman, 2011). The data was read and reread to identify themes and assigning specific chunks (called *references*) of the transcripts (called *sources*). These were based on particular sentences or phrases, and re-categorised on the basis of important relationships, themes and patterns that had emerged during data collection and analysis (Saunders *et al.*, 2007). This included deriving *nodes*, unitising *references* and looking out for alternative explanations.

Instead of following a strict inductive or deductive approach to identification of themes, a combination was used in the form of retroduction, which meant identifying a theme deduced from literature review, revisiting the data set to find evidence for it, finding theoretical explanations, and reconsidering the theme to find hidden processes or mechanisms through induction. The feature of linking a particular part of transcript to memos or notes in NVivo was particularly useful to note down any ideas against a particular source, reference or node. The identified categories were then grouped into codes, or *nodes*. Although the initial notes were predetermined and based on theoretical framework and research questions, but these were then allowed to expand to represent emerging codes from the data, and then sifted for patterns and relevance to the research objectives. An adaptive approach was used to see how

existing orienting concepts fit and related with the emerging themes (Layder, 2012). The references that provided contextual information, but did not directly address the research question, such as ‘gender segregation’ were separated; similarly, the *nodes* that deviated from the research questions were separated and labelled ‘extra’. An example of such node is ‘work-family enrichment’ that can be an area of future research.

After creation of the main *nodes*, data was reread to identify deeper patterns, which resulted in *child nodes* against sub-themes. For example, the main *node* was consequences, which had three *child nodes* based named work-specific, family-specific and domain-unspecific consequences. As per suggestion of Sandelowski (1998) coding families were used to present the data: the same parameters (work-specific, family-specific and domain-unspecific) were used across the causes, consequences and coping strategies of WFC. The idea was to address the same parameters in roughly the same order to create a sequence for the reader.

Subsequently, further understanding of the data identified distinct mechanisms within the sub-nodes, so *grandchild nodes* were created. For example, family-specific consequences were then coded into career growth, turnover intentions and job performance. NVivo allowed collating all the references of all the *grandchild nodes* into their main *node*; this displayed all the *references* from all the *sources* had to say against a particular theme. Rereading data after it had been arranged differently provided different angles to the themes and allowed new patterns to come to the surface. In this way, during the analytical process, not only were older *nodes* revised, but new *nodes* were also added which were not based on the dataset itself, but on its analysis. Retroduction allowed playing with the data and identifying the patterns, which were not obvious. For example, identifying overlaps between the causes, consequences and coping strategies of work-family conflict was based on the retroductive approach to analysis (discussed in detail in Chapter 9).

As Yin (2009) suggests, NVivo does not do the analysis, it is only an assistant. It proved to be a useful tool for systematic analysis and management of data. It specifically allowed me to do the following: reassign data to a different *node*; display the wider context of a specific *reference* to prevent its decontextualisation and fragmentation; retrieve all the *references* assigned to a particular *node*; search for a particular piece of text against a specific participant; keep memos and notes; and share NVivo research project between office and home computer through an online account of Dropbox. Such tools allow one to focus on the

analysis, rather than project management (Kelle *et al.*, 1995; Gibbs, 2008; Bazeley and Jackson, 2013).

4.9 Research ethics

Initially, this research was intended to be conducted solely in accordance with fundamental ethical principles of Research Ethics Policy of University of Hertfordshire. However, social researchers undertaking fieldwork in Pakistan caution that the ethical rules from the West may not be blindly followed in non-Western research settings due to specificity of cultures and contexts (Asif, 2010) and this was an additional consideration to be applied.

Before the women participated in the interview, their informed consent was sought in the prescribed consent form as per the UH policies. I clarified the purpose of research to the participants to ensure that had not agreed to be interviewed merely to honour the gatekeeper, but that they fully understood the purpose of research and the format of the interview. I also supplemented the print out of the consent form with a verbal *Urdu* explanation of what was written in it (Asif, 2010). The participants had the right to withdraw from the research at any stage (Kleinman, 2007). In case an interviewee appeared to dislike talking about the sharing of domestic responsibilities, or personal issues surrounding their careers and homes, they were not probed further (Özbilgin and Woodward, 2003).

In many cases, participants were interested in knowing what other colleagues had shared with me; however, I respected their privacy at all times and refused to discuss them (Edwards and Mauthner, 2002). When the participants inquired about the implications of research findings, I did not make any false promises, but clarified that although I had a personal interest in the topic, it was a research project for my Ph.D. and the policy makers could use the findings of the research.

Also, during the fieldwork, I played up and played down aspects of my identity to negotiate my role as an 'insider-outsider' (Ganesh, 1993). For example, in the Islamic bank, in which women had to wear a *hijab* and a dark-coloured gown as per the dress code, I did not go in my traditional profile, instead, I wore a loose black ankle-length frock that resembled a gown. Thus I played down my identity. I also did not accept the male gatekeeper's invitation to lunch as it could have raised eyebrows of the participants due to the gender and power differentials.

The voice recordings of the interviews were saved on a personal mobile phone and a personal computer, both protected by password (Kvale, 2008). Online backup of the voice recordings was also protected by a password. Field notes were copied off the interview schedule for each participant, and the remaining pages were shredded. The consent form, with each participant's signature, was separated and stored in a secure cabinet (Miller *et al.*, 2012). With respect to anonymity, I felt that it was not sufficient to anonymise only the participants or the banks, therefore, the selected cities and towns were also given pseudonyms (Kvale, 2008).

4.10 Conclusion

This chapter has elucidated upon the use of a critical realist stance to explore the experiences of women working in banks within and across the multiple layers of Pakistani reality. This is within the overall feminist methodological paradigm of this research. Within the feminist lens, the feminist standpoint perspective first places the lived experiences of the disadvantaged group of women at the centre of the focus and then directs the researcher to move beyond towards the social structures that shape, or are shaped by, the lives of women (Swigonski, 1994). As the intersection of gender, culture, religion and other social strands influence the women's understanding of the reality pertaining to their disadvantaged position in the work and family settings, mixed methods and my personal reflections provide a fuller examination of how the complex interplay between gender, culture and religion shape women's experiences (Campbell and Wasco, 2000). In order to capture relatively the uniqueness of each professional woman's experience without losing grasp on their collective experiences of work-family conflict, this study took a primarily qualitative approach for in-depth exploration but also employed some quantitative data for scoping and contextualising their experiences.

As Sandelowski (1993) suggests, the findings of qualitative research can be reported in different ways. The next four chapters report the findings of the thematic analysis, explanations and theoretical and empirical literature relating to the influence of patriarchal structures, power, feminism and intersectionality on the contours, causes, consequences and coping strategies of work-family conflict for women working in banks in Pakistan.

Glossary of Urdu¹⁹ Words and Phrases

The glossary is repeated here for ease of reader.

abaya (عبایہ): gown worn by women to cover their bodies; sometimes also a part of uniform

abbu ji (ابو جی): (colloquial) respected father

acha chalo (اچھا چلو): (colloquial) leave it, it is fine

achi aurat (اچھی عورت): 'good woman'

achi bahu (اچھی بھو): 'good daughter-in-law'

aitaqaf (اعتقاف): an Islamic practice during the holy month of Ramadhan in which a Muslim isolates him or herself from the worldly desires and sits in a defined space (such as a separate room or in a mosque) to pray. This is usually for an odd number of days between 1-10.

ammi (مان): (colloquial) mother

auntie (اٹٹی): aunt; sometimes also used to refer to an older woman who is not a relative

aurat (عورت): a woman

bahar k kaam (باہر کا کام): chores outside the home traditionally performed by men

baho (بھو): daughter-in-law

baji (باجی): (colloquial) elder sister

bann thann ker (بن ٹھن کر): to dress up to look fresh in a rather glamorous way

banna sanwarna (بننا سنورنا): to dress up to look fresh in a rather glamorous way

baraat (بارات): the main wedding ceremony, usually in which the *Nikah* is recited for marriage registration and the bride leaves her parent's home and moves into her husband's home

bass (بس): (colloquial) that is it; enough(!)

bhaar main jaye bank (بھار میں جائے بینک): the bank can go to hell

bhabhi (بھابھی): brother's wife

bharaas (بھڑاس): frustration

biradari (برادری): clan

chaadar (چادر): a large scarf or shawl worn by women to cover the hair and torso; sometimes also used as a veil to cover the mouth

chardiwari (چاردیواری): four walls of the house; one's private life

¹⁹ National Language of Pakistan

- dadi* (دادی): paternal grandmother
- dewarani* (دیورانی): husband's younger brother's wife
- dheet* (ڈھیٹ): thick-skinned
- dupatta* (دپٹہ): long scarf worn by women over the head, over the chest, around the neck over the shoulders as a part of the traditional Pakistani dress code
- ghar* (گھر): home; also called *chardiwari*
- ghar bachanay k liye* (گھر بچانے کے لیے): to save home, to save marriage
- ghar chalana full-time job hai* (گھر چلانا فل ٹائم جاب ہے): being a house-wife is a full-time job
- ghar ka kaam* (گھر کے کام): domestic chores
- haan* (ہاں): yeah; right
- hadis* (حدیث): sayings of Holy Prophet Muhammad P.B.U.H
- Hajj* (حج): Islamic pilgrimage to Mecca; one of the five pillars of Islam
- halal* (حلال): the consumption of which is allowed in Islam
- haram* (حرام): the consumption of which is forbidden in Islam
- haya* (حیاء): modesty
- hijab* (حجاب): head-scarf that may not necessarily cover the mouth; veil
- ibaadat* (عبادت): prayer
- insha 'Allah* (إن شاء الله): by the will of Allah
- isha* (عشاء): fifth and last main daily prayer in Islam; offered after the sunset
- izzat* (عزت): honour
- jaith* (جیٹھ): husband's elder brother
- jaithani* (جیٹھانی): husband's elder brother's wife
- ji, hazoor* (جی حضود): Yes, me Lord!
- jora* (جوڑا): traditional dress
- kanal* (کنال): a piece of land equal to 506 m²
- khala* (خالہ): mother's sister
- khawateen* (خواتین): plural of *khaaton*; women
- koi baat nahin* (کوئی بات نہیں): never mind; it is okay
- maa* (مان): mother
- maami* (مامی): aunt; mother's brother's wife
- maasi* (ماسی): elder maid or aunt
- madam* (میڈم): (colloquial) respected female manager
- mahol* (ماحول): environment

maika (میکہ): the original family before marriage; differentiated from *susraal* (the family after marriage)

main bass abhi aai (میں بس ابھی آئی): I shall be back shortly

majbori (مجبوری): constraint

mama (مما): *ammi*, mother

manager sahib (مینجر صاحب): (colloquial) respected male manager

mard (مرد): man, masculine

marzi (مرضی): choice

masha'Allah (شاء اللہ): by the grace of Allah

merdaangi (مردانگی): male chauvinism

mullah (ملاح): also called *maulvi*; self-appointed male Islamic preacher who has no legitimacy but exerts important cultural influence within communities

na-mehram (نا محرم): a man that a Muslim woman cannot marry

nandein (نندیں): plural of *nand*; sisters-in-law; husband's sister

nani (نانی): maternal grandmother

naqab (نقاب): a veil that covers the mouth

naukar (نوکر): employee

nikah (نکاح): marriage registration that is not rooted in Islam but is culturally considered so

nikammi (نکمی): opposite of *sati-sawitri*; unskilled

nimco (نمکو): traditional snack, nibbles

nokri (نوکری): job; employment; service

nokri ki tay nakhray ki (نوکری کی تے نخرے کی): a beggar has no choice

pakoray (پکورے): traditional fried snack made mainly of gram flour and potatoes

pathan (پٹھان): an ethnic group, usually from the North West Pakistan

peechay batain kartay hain (پیچھے باتیں کرتے ہیں): backbiting; talk behind our backs

phupo (پھپو): aunt: father's sister

Punjabi (پنجابی): a local language commonly spoken in parts of province Punjab in Pakistan; similar to *Saraiki*, *Urdu* and *Hindi*

purdah (پردہ): veil of any form to maintain man-woman distance

qaari sahib (قاری صاحب): Islamic tutor for recitation of Quraan and prayer, etc.

rizq (رزق): income

roti (روٹی): fresh, home-made pitta bread used as a part of the regular meal

saas (ساس): mother-in-law

saas-bahu (ساس-بھو): the relationship between a mother-in-law and her daughter-in-law

sabb mujhey hi karna hai (سب مجھے کرنا ہے): I have to do everything myself

sahib (صاحب): salutation for a respected man

salan (سالن): dish, usually the main course of a meal (apart from rice)

Saraiki (سرانیکی): a local language commonly spoken in parts of province Punjab in Pakistan; similar to *Punjabi*, *Urdu* and *Hindi*

sati-sawitri (ستی سوتری): the perfect woman who is pure, noble, obedient, sensible, flawless

shareef (شریف): pious; honourable

sifarish (سفارش): references and recommendations, or their usage

sunnah (سنہ): acts performed by Holy Prophet Muhammad P.B.U.H

susraal (سُسرال): in-laws; the family after marriage

sussar (سُسر): father-in-law

syeda (سیدہ): woman of Syed; an ethnic group in Pakistan (and the Arab world) that has the highest social class; the women in this group usually wear a veil

tayyar shayyar (تیار شیار): spick and span; presentable

theek (ٹھیک): fine; alright

Umrah (عمرہ): the non-mandatory lesser pilgrimage made by Muslims to Mecca, which may be performed at any time of the year

yar (یار): (colloquial) close friend, darling, dear, etc.

Chapter 5: Findings for Contours of work-family conflict

5.1 Introduction

This chapter presents empirical evidence of the multidimensionality of Work-Family Conflict (WFC). Specifically, it examines whether women experience any conflict in performing the dual roles of homemaker and breadwinner or not, and if they do, then what are the contours of this WFC, i.e., the directions, types, duration, frequency and intensity of WFC. It discusses how women in the study make sense of their experiences of performing dual roles of homemaker and breadwinner as active individuals. The focus is at the individual-level, i.e., women working in banks, but references are made to the multiple levels of work and family settings, the Pakistani labour market, and the Pakistani context at large. The influence of the intersection of various strands of inequality (i.e., gender, culture, religion, class and family structure) on the contours of WFC is also addressed in this chapter.

The research findings primarily draw upon the women's narratives, but they also take support from data from the initial scoping questionnaires, field observations and a research diary. The discussion is framed within the multi-level qualitative approach and intersectional feminist lens (Wright, 2011; Forson, 2013) to privilege women's accounts of their reality in the context of a gendered environment (Bradley *et al.*, 2007; Healy *et al.*, 2011). Particularly, Bourdieu's (1999) concepts of *field*, *capital*, *habitus* and *symbolic violence* enable a deeper understanding of the women's lived experiences.

The discussion on the contours of WFC in this chapter sets the foundation to examine the next three C's of WFC i.e., the Causes (Chapter 6), as well as the Consequences (Chapter 7) and the strategies for coping with WFC (Chapter 8).

5.1.1 Profiles of the participants (Appendix E)

Out of the 47 participants who were interviewed for this study, the majority (28) of the participants were in the age group 25-30 years, only two women were younger than 25 years, and only one was above 50 years; nine were in their thirties and four in their forties. The age groups of the three women who participated in the pilot interviews were not inquired. The

clear majority (45) of the participants were Muslims and only two women were Christians, but two women were Muslim-*Syeda* (caste) and one was Muslim-*Pathan* (ethnicity).

The women had high educational levels: one had an M.Phil. degree, 38 of them had a master's degree and the remaining seven had a bachelor's degree (including four year bachelor's degrees that are equivalent to a master's degree in Pakistan). In addition to a bachelors or master's degree, nine women had acquired relevant diplomas. For 11 of the participants, this was the first job. The average banking experience was 7.5 years, i.e., six women had started their banking jobs less than two years ago, almost a third of the participants (15) had between 2-5 years' and almost a third of the participants (13) had between 5-10 years' experience. There were clearly fewer women with longer experiences, i.e., only five participants had between 10-15 years' experience, three had between 15-20 years' and only two had more than 25 years' experience. Four women were engaged in some form of study or part-time job in the evening in addition to the full-time banking job. The monthly salary ranged between PKR 15,000 to 110,000 (GBP 100 to 733) with an average of PKR 41,000 (GBP 273).

One participant in the pilot interview had done an internship in a bank, but did not work in a bank at the time of the interview. She was a friend and I tested the interview schedule with her. Of the remaining 46 women, 23 were from a private bank, 11 from the Islamic bank, seven from the central state bank and five from a women-dominated bank. The departments covered included Administration, Operations, Credits, Human Resource, Foreign Accounts, Audit and Policy Making. Their positions in the banks varied from administrative (11) to lower management (8) and middle management (22), and one participant was a management trainee. At the time of the interview, all participants were in full-time employment; and the majority (44) of the women had permanent status and only three were on contracts. Seven women had another person in the family working in a bank. With reference to the marital status, 16 were single, two were engaged, 26 married, two separated and one divorced. Of the 26 women who were married, 22 had at least one child. Except one, all of the married women lived with their husbands, but the husband of two had jobs outside Pakistan. The status of the mother of 34 women was housewife, and of 13 was professional, so 34 of the participants were the first generation of working women in their families.

The detailed demographics of each participant can be seen in Appendix – E (p.288-89) against her pseudonym. These pseudonyms are allocated based on the type of the bank and the number of the participant in that particular bank. For example, the first participant to be interviewed in a private bank has been given the pseudonym PB1, and so on. For this study, Private bank is abbreviated as PB, Islamic bank is IB, central state bank is SB and Women-dominated bank is WB.

5.2 Conceptualising work-family conflict in Pakistani banks

As the first and fundamental identified C of Work-Family Conflict (WFC), this chapter presents indigenous conceptualising of WFC for women in Pakistani banks. This comes from an understanding that Pakistani women undergo somewhat similar experiences of discrimination, exclusion and subjugation as women in other patriarchal, collective and/or Muslim societies; however, there are differences in the intersection of gender, culture, religion, social position and family structure and the influence of this intersectionality on the participants' work and family roles. Therefore, the work-family experiences of the participants of this study are distinct from their counterparts outside Pakistan. This indigenous conceptualisation of WFC extends the existing literature and can be transferred or adapted to other contexts, thereby contributing to the broader literature on work-family interface.

5.2.1 'Ideal worker' - 'good woman' conflict

Based on the empirical evidence, this study suggests an indigenous definition of WFC for women working in banks in Pakistan as the dichotomy of structural pressures, and women's guilt associated with their inability to simultaneously perform work roles as per organisational expectations of an 'ideal worker' and family roles as per societal expectations of a 'good woman'.

In this context, 'ideal worker' refers to Acker's (2011, p.67) and Hochschild's (1989, p.167) concept that an ideal, unencumbered worker is a 'he' and is expected to work long hours and be unaffected by domestic and childcare responsibilities. The 'ideal worker' is also a 'zero drag' employee without any hindrances or family-specific responsibilities that can impede his paid employment (Hochschild, 1997; Williams, 1999). While these characteristics of an 'ideal worker' are not explicit, these are defined in the organisational structures and systems,

for example, in the way women felt judged for having caring and domestic responsibilities (as discussed later).

On the other hand, ‘good woman’ refers to Ali *et al.*’s (2011b) concept that a ‘good woman’ in Pakistan is expected to fulfil all homemaking responsibilities, and when needed, also provide additional income. She observes *purdah* and suppresses her emotions and opinions, remains calm, compromising, tolerant and unselfish. Her family role is significant and has marriage-orientation (Ali and Haq, 2006; Ali *et al.*, 2011b).

Because women tried to fulfil the image of both ‘ideal worker’ and ‘good women’, acknowledging inability to perform to these ideals was seen as a matter of personal deficiency or irresponsibility. The wider discourse presented by the participants in this study reflected the gendered culture of silence in which women had not encountered many opportunities to vocalise their subjugated positions in the work and family (Freire, 2000). Similar to the research in some other cultures (Dodson, 2013), disclosing any negative experiences of the work and family nexus was perceived as an open acknowledgement of personal irresponsibility or failure for some of the research participants. As a participant put it:

A sensible person would keep his work life and family life separate... Work should not interfere with your family... When I am in the office, I forget what I did at home. And when I am at home, I forget what I did in the office. Umm, there is a minor interference - a little bit only [PB6]

Although the majority of the interviews were conducted in mixed language and required translation into English, the first sentence of the above narrative is presented in its original form where the use of ‘his’ to refer to a person is evident of the gendered language. Also, her use of the term ‘sensible person’ reflects negative connotations associated with acknowledging any conflict between work and family domains. Contrary to her preferences, her family (work) roles and responsibilities invaded into the work (family) domain, resulting in failure to segment her work-family roles, and therefore, failing to prevent WFC (Cohen *et al.*, 2009; Poelmans *et al.*, 2013). Her acknowledgement of ‘minor’ WFC (level/intensity) implies that in her own opinion, she is ‘not sensible’, and reflects the guilt and tensions women may feel in voicing their inability to simultaneously be an ‘ideal worker’ and a ‘good woman’. Her case was exceptional due to her (initial) denial of WFC and may reflect that

women can internalise oppression, i.e., they accept WFC as the way of life, and any difficulty or inability in simultaneously being a ‘good woman’ and an ‘ideal worker’ must be attributed to the person’s internal deficiency, or as the participant put it, ‘lack of sense’. This myth of “having it all” is not peculiar to women in Pakistan and is even the case for professional women in a family-friendly welfare state such as Norway or a very collectivist society such as Japan (Moen and Yu, 1999; Nicolson, 2003; Haussegger, 2005; Achenbach, 2014).

The majority of the participants tried to preserve the image of a ‘good woman’ by establishing their ability to manage both work and family responsibilities (Ali and Haq, 2006; Ali *et al.*, 2011b). Power relations within the society produce and reproduce these structures, This self-disciplinary gaze of the participants reflects that power is everywhere because it comes from everywhere, including the self (Foucault, 1980).

Three reasons are suggested for this repression of the existence of WFC in the research context. Firstly, the socio-cultural norms of women’s modesty and the notion of privacy of family (Ali, 2013), as working women’s daily lives are open to unpreventable intrusion from the society members, requiring them to protect their *izzat* related to the ‘disciplinary gaze’ of the gendered society (Foucault, 1980). Secondly, ‘face-keeping’ in which people in collective societies generally try to portray a positive public image (Noreen, 2010; Qureshi and Shamim, 2010). This is also attributed to ‘hypocrisy’ in Pakistani culture in general (Noor, 2004; Khan and Hussain, 2008; Abbas, 2014). Thirdly, this is explained by the culture of silence in which the oppressed *misrecognise* their own experiences (Sultana, 2005; Hamid *et al.*, 2010), thereby submitting to *symbolic violence*. Because WFC can be so much embedded in the everyday life, it can be beyond one’s perception (Rainbow, 1984).

5.2.2 Contextual emotional labour

As may be the case in other gendered, patriarchal and Muslim societies, a man’s *izzat* [honour] is of the individual self; however, a woman’s *izzat* extends to the entire family, or even region (Sabhlok, 2013). None of the participants expressed doubt over men’s characters when they worked outside the home, but many women, particularly those who were single, acknowledged their struggle to protect their *izzat* at the workplace. True to the assertion of Islamic feminists, the protective gender provisions in Islam seemed to have been transformed into strict patriarchal gender institutions for the participants in this study. Similar to the experiences of working women outside Pakistan (Syed *et al.*, 2005; Syed and Özbilgin, 2009;

Syed and Pio, 2010; Syed and Ali, 2013), the participants of this study voiced and demonstrated contextual emotional labour. One of the participants who had worked for the same bank in a bigger city (Karachi) shared her frustration at the emotional tensions a woman working outside Karachi experiences:

They have accepted this thing that a woman can also go outside and work like men do. Secondly, rickshaw or taxi drivers are never surprised if they see a woman alone. But here, the moment you sit alone in a rickshaw or a taxi, they assume that she is going on a date... In Karachi, I had to come back home after 9:00 p.m. [on public transport] and I never felt that anybody is looking at me with dirty eyes or using offensive words [SB1]

As will be discussed later, the official bank timings are from 9:00 a.m. to 5:00 p.m., but in practice, depending on their designations and departments, women generally left the branch between 6:00 to 11:00 p.m., with the majority reaching home around 8:30 p.m. in routine, and as late as 2:00 a.m. Travelling back home, in the dark, especially on public transport, was very stressful for women working in the banks because it violates the notion of *purdah* and puts women at the risk of sexual harassment. One of the participants said, "I have to think about travelling back alone" [PB14] and another said, "You can't imagine how tough it is in winter... you reach home by *Isha* prayers. What if your car breaks down on the way?" [SB5]. Women felt insecure and vulnerable because the societal structures in Pakistan put women at a disadvantage, but these may be more specific to women from middle-class, rather than women from more privileged backgrounds who travel on personal cars with a trustworthy known man (husband, father, brother or even a driver) or the less privileged backgrounds who walk back from neighbouring farms in groups.

A participant reported experiences of her breadwinner role being 'pulled in' by her mother's vision of a financially secure future and simultaneously being 'pushed out' by her husband's perception of weak moral standings of working women:

My husband says "You should work if your mother wants. There is no restriction from my side." But I know very well that he does not like women who work outside the home... you know how sometimes we (women) can't make sense of why people are talking about us. Actually, when a woman goes out of her house, nobody knows the real reasons she is working, but men have this idea that women's only interest in coming out (of the home) is men. Because my husband

hangs out with men, he understands their viewpoint, the kind of conversations men have about their female colleagues. He has the typical male's perspective on working women. He doesn't hold a good opinion about women who leave their home to work [PB15]

The 'typical' male's perspective on working women refers to the conservative, patriarchal, gendered values which judge women who work outside the home. It is unfortunate that Pakistani women's work on the farms or in the agriculture sector is accepted and encouraged, but women's paid employment in the offices that is recognised and protected by the labour policy of Pakistan is frowned upon. Some participants demonstrated great buoyancy in guarding their *izzat* in the workplace based on their socio-economic positions, cultural standards and ethnic values. Those who were the first generation of women in the family to take up paid formal employment, particularly *Syeda* (a woman of a Syed caste) and *Pathani* (a woman of a Pathan caste) working in a non-Islamic bank, reported experiences of the risk of being labelled as someone 'modern', i.e., 'devoid of honour' or *izzat* and were experiencing socio-cultural WFC. For these women, WFC was produced, maintained and reproduced through the disciplinary gaze of (gendered) society through an interplay of religion and culture.

Reflections – *Pathan and syeda*

Compared to other castes in Pakistan, *Pathan* and *Syed* families have been slower in accepting women's entry into the labour market. Their attitudes are changing, for example, I saw more *Syeda* students studying in co-education universities when I was teaching than I saw in my student life. However, they still wore headscarves and faced restrictions from their families in attending the class parties. It can be assumed that when *Syeda* work in the banks, their experience of contextual emotional labour may be more intense than their counterparts.

Women working in the Islamic bank wore an *abaya* as a part of the dress code. Pakistani society seems to be obsessed with physical appearance, and a woman's socio-economic position and character can be judged by the type of clothes she is wearing.

One of the participants said she had been reluctant to join the bank because of the dress code, but gradually owned it:

When you are walking around in the bank, you are moving within the gown, all problems disappear: no need to worry about my clothes getting wrinkled or even ironing my clothes. I wear t-shirt

underneath... I am very satisfied with my get up and everything, I feel more secure... the society definitely gives you so much respect [IB4]

There was a general feeling that women working in Islamic banks felt slightly more secure than women working in other banks, and women working in other male-dominated sectors which had ‘closed environments’ were considered quite vulnerable. Lustful male gazes, which are otherwise common in both public and semi-public spheres, can be avoided through veil/*purdah* (Chaudary, 2013). Thus by practicing self-policing and self-surveillance, these women have submitted to the patriarchal structures at the work place (Bartky, 1990). A woman explained:

If I get into a manufacturing firm, the environment is so congested - the owner can use you in any way. The biggest issue for a woman there is that she is not safe. She has to take care of her *izzat*... I think the entire banking industry offers security to women. Nobody forces you into anything. But let me clarify this to you, there are no proper policies anywhere for women, you have to be strong yourself... Men are definitely men [IB4]

The idea was that the ‘open space’ of the banking industry in terms of the cubicles, glassed doors, surveillance cameras and customer inflow provided physical protection to women from any extreme forms of sexual harassment that are commonly reported in the media in the closed environment of manufacturing firms. But then, women were aware that they could not be really at ease in the banks, because it was still a male-dominated public sphere involving interaction with men; they had to be vigilant, cautious and ‘strong’. Thus women practiced this discipline against their bodies and spaces as per the requirements of the very workplace and societal structures in which they live (Bartky, 1990; Butler, 1999).

One of the participants summed up the different ‘fronts’ working women were fighting:

On a career front, ability is not the only thing that she has to prove. What are men competing for? Better grades? Better promotions? That’s it. But a woman is fighting with her family to let her continue her job; she is also fighting with men to prove her character. Some people have nothing better to do than gape at you, you have to look them back in the eye and tell them to behave themselves... This is our horrible society that, Allah forbid, if a male colleague fancies me then that is supposed to be a matter of pride for me, “he approached her.” But if a woman fancies someone then “she has a bad character, she

trapped him, this is the very reason she stepped out of the house”... This is the type of society we have. Here, it is extremely difficult for a woman on a job to survive. In fact, it is extremely difficult for myself to survive [IB3]

In terms of the tensions a working woman had to face from her family, a participant specified the kinds of disturbing comments that her family members passed:

If I am spending most of my day here, then... what can I contribute to my family life? ... Probably, this is also the reason of my separation... my job has contributed 40 percent [to my separation].... Because I am not able to give time to my home... My sister-in-laws - who were housewives - obviously used to say, “Where does she spend all day? She gets *tayyar shayyar* and goes out.” Cunning things. All these things. “How much time does she give to the kitchen?” [PB17]

It could be the case that the domestic sisters-in-law are restrained within the home, while the participant seems ‘free’ to go out of home, hence escaping oppression that the domestic women are still subject to. The words “cunning” and “obviously” reflect the paradox that on one hand, it is not only common for the domestic women to question the character of the working women and that these questions have become a norm – an acceptable thing, but on the other hand, these questions are considered shrewd and create tensions for working women

One of the factors affecting this contextual emotional labour is marriage, when the tension from work domain can decrease, and the tension from the family domain can increase. A woman shared her inner turmoil at the bank regarding men’s behaviour had significantly lowered after her marriage. Motherhood had given her “full confidence”, as she shared:

I had heard people say that when a woman gets married, she becomes confident. I agree with this. I stopped bothering about their strange behaviour, especially after becoming a mother. Now even if the weirdest man walks over to my desk and stands in front of me, I will not give a damn, I have full confidence now. When I was single, these things irritated me a lot. It used to stress me: why are they staring; what is their problem? Now I don’t care [SB1]

Men in Pakistani society would not have to wait until motherhood to get this “full confidence” to feel secure, because they are aware of having power over woman based on their gender, and because unlike women, the essence of the image of ‘ideal worker’ does not contradict with their gender. Even after being a mother and having “full confidence” to

combat sexual harassment, a woman working in a bank would still be facing stereotypes based on their homemaker role. A participant gave an example:

If you want to take a leave, if an emergency arises at home, then you will feel shy, should you approach him for a leave? He might scold you “If you leave, who will work in the bank?” [PB15]

While being married, or becoming a mother, gives her a sense of power in the public domain in Pakistani society, it can put additional burdens in her family domain. When a woman comes to work, her physical absence from her *chardiwari* can hamper a harmonious relationship with the husband (Kazmi, 2002), and therefore, damage the marital relationship (Kazi *et al.*, 2006). They may be subject to additional criticism from in-laws. One participant was fighting jealousy from her women in-laws:

I know that my *dewarani* [husband’s younger brother’s wife] is jealous of me - she often snubs me. My *nandein* [husband’s sisters who are not married] regularly suggest that I should quit my job... “Don’t you get enough to eat? Don’t we buy you whatever you need? Your husband’s salary is enough to feed you, so you should stay in the house.” *Batain tu hoti hain* [translation: people definitely gossip] [PB15]

Not only men but even other women in the family seem to be controlling working men by establishing gendered values. In the case of the participant above, the sisters-in-law did not have work outside the home, rejected the participant’s breadwinner role and criticised her for being ‘ungrateful’. Even in other contexts and societies, women can be seen to dominate other women, but it goes beyond gender. Because WFC is not static, it can change its terrain depending on the social structures. A participant who was a *Pathani* demonstrated extraordinary confidence by slapping a colleague for his misbehaviour, and by doing so, she asserted the message that being a working woman did not automatically imply she was a woman of “loose character.” Such cases of socio-cultural and symbolic WFC provide insight into the significance of including multiple social strands of oppressions in research on work-family issues of women in the Pakistani context.

Although the study presents a lot of negativity about women’s work-family experiences, there is also some evidence that the society is undergoing transition and gender roles are changing with time, with differences in gender roles emerging across generations. A participant said:

I feel that men of our society are changing. They will even take care of the baby if their wives are busy. I don't think they feel shy anymore. But people from our mother's generation feel that so-and-so chores are not for men... they should not do household work or they shouldn't take care of the babies. These are wrong concepts [SB1]

The word "anymore" in the narrative above shows that the change in men's approach to owning up women's chores is a result of change, rather than a thing of the past. Another participant summarised how far Pakistani women had come and that Pakistani women's work-family experiences could resonate with the similar cultural contexts:

Time has changed. 30 years ago, women were not allowed to have a job, but now they are allowed, with the condition of managing both things – home and job. Men still do nothing at home. But it is the same in India and Bangladesh. It is an Asian thing. Give it another 30 years and then men will start cooperating with wives [PB13]

The discussion below presents evidence of the different types of WFC, including socio-cultural WFC and gender-based WFC discussed above, as well as the directions, intensity, frequency and duration of WFC.

5.3 Contours of work-family conflict

Following up from the discussion above that a Pakistani woman may see Work-Family Conflict (WFC) as her personal responsibility, experience contextual emotional labour while performing work and family roles, and identify herself along the intersection of 'ideal worker' and 'good woman', this section presents the contours of WFC. This is done through revising the concept of prevalence, as contours, to embrace the patterns and multiple dimensions of WFC. In essence, the term prevalence represents the commonness or occurrence of something, or the state of being, the percentage of a population that is affected with a specific a condition at a specific moment in time, etc. This is a very limiting concept. In WFC, prevalence has been a mainstream concept with reference to the types and directions. Initially, the study set out to measure prevalence in the scoping questionnaire. For example, concerning time-based WIF, 69 percent of the women agreed/strongly agreed that they had to miss family activities due to the amount of time they had to spend on work responsibilities. Concerning strain-based WIF, 55 percent of the women agreed that when they returned home, they were often so emotionally drained that it prevented them from contributing to their family. Overall, 50 percent of the women and 41 percent of the men

agreed that women working in banks in Pakistan have less advantageous position than men. However, this questionnaire data does not bring out the terrain of multiple dimensions of WFC. It presents a static and limited perspective on WFC; it ignores women's agency in moving forward and upward in the work and family domains.

In contrast, the term contours is used in sculpting and is associated with the terrain of the earth, or the way a quilt falls over the side of a mattress. Using the term contours as an extension of prevalence allows to acknowledge the textures and waves in WFC. Specifically, contours brings in the context-specific types of WFC, embraces the intensity, frequency and duration of WFC, the linkages across these dimensions, the fluctuations of the dimensions over time and across work and family domains (as discussed below). It provides a textured understanding of the unique experiences of WFC faced by under-researched groups in under-researched contexts.

5.3.1 Directions of work-family conflict

In the interviews, the majority of the women, including all the married women, were of the opinion that experiencing Work-Family Conflict (WFC) was inevitable and if a person denied any interference between work and family, then s/he was seen as being dishonest. The general perceptions of both directions of WFC as being 'natural' were specified as:

I am one person: and on one side is my family and on the second side is my work. Obviously if there is some family issue going on, it will affect my work. I won't be able to work that efficiently as compared to when I am more relaxed... And in the same way if there is some tension at work then my family will be affected [IB4]

While all participants showed clarity about experiencing WFC in two distinct directions i.e., Work Interference with Family (WIF) and Family Interference with Work (FIW) (Frone *et al.*, 1992a), the majority of single women felt burdened by WIF but not so much by FIW. This was aptly summarised as:

My work is not affected because of family... Yeah, family does get disturbed because of the work! [PB8]

Later on in the interviews, these participants usually contradicted their own statements by sharing some work-specific consequences of WFC, such as difficulties in taking up training

opportunities outside the city due to denial of permission from the family members, specifically in-laws and husband. As their *habitus*, women essentially viewed themselves as homemakers; therefore, they were more alert to any ripples produced in their families because of the job. The changes in the directions of WFC are also discussed below in relation to the other dimensions of WFC.

5.3.2 Types of work-family conflict

Findings of this study have confirmed the four types of WFC discussed in Chapter 3, i.e., time-based WFC, behaviour-based WFC, strain-based WFC and psychological-based WFC. It has also provided empirical support for five additional types of WFC. These are gender-based WFC (incompatibility between work and family roles based on gender), marriage-based WFC (incompatibility between work and family roles based on women's marriage), class-based WFC (incompatibility between work and family roles based on socio-economic positions), socio-cultural WFC (incompatibility between work and family roles based on particular socio-cultural context) and symbolic WFC (being a 'good woman' or an 'ideal worker' can be sources of *symbolic capital*, and competition to be both is symbolic WFC). The study also provides evidence of intra-role conflict for women in Pakistan, as well as simultaneous occurrences of more than one type of WFC along with different direction, degrees of intensity, duration and frequency. This section expands on these points.

In the interviews, all participants regarded their family roles as major parts of their social identity and these role expectations affected their perceptions of WFC (Gutek *et al.*, 1991). Generally, the participants had traditional gender role ideologies: their family domain and family roles were more important than their work domain and work roles. All of them viewed their employment as something they had taken up to improve their (and their family's) social position through the acquisition of additional *economic, social and cultural capital* which enabled them, at least to some extent, to negotiate the existing patriarchal terrain.

They also had a general belief that married women experienced higher WFC than the single women. This is parallel to the persistent primary focus of the wider work-family research on working mothers (e.g. Bradley *et al.*, 2005; Lewis and Humbert, 2010). This perception was shared by the participants with all sorts of marital status: single, engaged, married, divorced and separated. A participant clarified:

My case is different because I am single. I think if you interview a married person then you will get right, and better, information [PB6]

Another participant summed up the overlaps between gender-based, marriage-based, class-based and socio-cultural WFC:

Had I been married, probably, the scene would have been-the impact would have totally been different.... I have colleagues who were married. Honestly, I used to pity them. One of my colleagues had three school-going kids. She used to get up at 6:00 a.m., make breakfast for all the children, uniforms, clothes, lunch, she had to manage everything and then even dropped them off (at the school). Men don't do it. Men feel it is a woman's task to take care of the children [PB4]

A high number of participants acknowledged that women's experiences may be unique and different depending on their marital status (due to, for example, the differences in their family roles and responsibilities). The single women contended that their single status, in terms of the mainstream family, childcare and time commitments, did not interfere with their breadwinner role the way it did for their married counterparts, especially those with children.

Due to the increased disproportionate division of domestic labour in which a 'good' married woman has to fully perform her wider range of domestic and caring responsibilities regardless of her employment status (Akram-Lodhi, 1996), the single working women think their married counterparts have "tougher" and "not as simple" lives than the single women have. Indeed, the married women's experiences were true to this perception, as a participant shared her guilt:

To date, my family has been very supportive. But sometimes I myself get very frustrated with the job. Sometimes I feel like quitting right away... because of the children... I feel that I am not able to give them quality time [PB19]

The married participants themselves felt that they were not giving enough attention to their children because of their jobs (Kamal *et al.*, 2006). At the macro level, the society criticises professional women for neglecting the family (Ali *et al.*, 2011b) and exerts gendered pressures relating to the impact of a mother's employment on her children (Awan and Naeem, 2005). Thus by internalising these gendered structures and reproducing them in their

practice (Foucault, 1980), the participants were themselves upholding gender biases against their banking jobs.

In the same vein, single working women voiced crisp awareness of experiencing WFC after marriage and children, reflecting experiences of gender-based WFC being compounded by marriage-based, time-based and symbolic WFC. A single woman shared that leaving the banking job might be her only ‘choice’ after her marriage and children:

In five years of banking, I have come across five or six senior women, i.e., SVP [Senior Vice President], and five of them were unmarried! They generally had no, you know, household responsibilities... In case they had household responsibilities, I guess they would have been compelled to quit way back. It is immensely difficult... I have left for my home a lot of times at 11:00 in the evening... [in contrast] imagine somebody who is very senior to me, of course they will be working longer than that. Imagine I had kids and a husband and household to look after... would it be possible at all that I'd be working till 11:00 [pm]? I don't think so realistically it is possible [PB4]

Women negotiate their choices depending on the specific constraints and opportunities (Gerson, 1986; Bradley, 2007). Western literature also suggests that being married and having children can increase a woman's family-specific responsibilities, thus increasing WFC (Powell and Greenhaus, 2010). The participant above has scaled down her expectations and aspirations based on what she perceived as possible, or in Bourdieu's words, “unthinkable” (Bourdieu, 1977).

A ‘good woman’ in the Pakistani context can be expected to sacrifice her employment for family survival. One of the participants had recently got engaged and intended to give up her job, after completing the legal contract with the bank, to fulfil her image of a ‘good woman’ as defined by her in-laws. Similar to the other women in the research, she was facing pressure from her family to get married. However, instead of putting up a fight against her suitor's rejection of her job, she had surrendered and decided to submit to the will of her in-laws, like an *achi bahu* (Syed, 2008). A participant shared her observation:

I have seen that 80 percent of the times, the woman has to compromise... *ghar bachanay k liye* [translation: to save her

marriage]... if she doesn't compromise then she is not an *achi aurat* [literal translation: good woman] [PB21]

Reflections – Marriage and Men

Many of the men in my family have more than one marriage, at a time. Their reasons to have a second marriage are never questioned. Similarly, if a man gives divorce to a woman, he must have his reasons, and the wife is immediately outcast from the society. When my close uncle had his second marriage, it was celebrated with oomph and glamour. One of the men in my family has been asking his family to arrange his wedding ceremony, and the family has promised him that as soon as he finishes his higher education, he can have as many brides as he wants.

However, there is a not even one woman in my family who has more than one marriage. My grandmother has been a widow for over twenty years and she would never think of a second marriage. It would be considered 'disloyal' and frowned upon by the society. In the odd case that a woman has a second marriage, it would be a low-profile ceremony and the bride would always be referred to as "the woman who remarried".

Even a woman with a broken engagement can be looked down upon. One of my cousins had been engaged in her childhood to her cousin. When her family's business faced losses, the engagement was called off, and she went through a very difficult time, and eventually married another cousin who was fifteen years younger.

Being a single woman in Pakistan is synonymous to being unsuccessful. Another of my cousins, who is a doctor, is almost thirty six and still single. Although she has a remarkable career and has travelled all over the world, she is considered 'unfortunate'. Despite my feminist values, I have a fear that if I do not get married on time, I will end up like her. That is why I have "compromised" and become engaged to a man I hardly know.

There was a feeling among the participants that when the competition between work and family roles becomes frequent, intense, or prolonged, women are inclined to give up their struggle to be 'ideal worker' and return to their homemaker role. Because work and family roles can compete with each other, particularly for women, and even more for married women, their *habitus* dictates preparedness to "compromise" to "save marriage." This may not be the case for men in Pakistan, because although Islam does not consider single or divorced woman any less than married women, Pakistani culture possesses a sense of stigma with divorce.

Gender-based WFC not only influences, but it is also influenced, by the gender-based segregation at the job, departmental and occupational levels. Women in all banks shared observation of the general lack of role models for women, and this is also evident in the literature (Hasan and Mustafa, 2012). The conspicuous absence of women in general, and married women in particular, at top managerial positions in the banking industry of Pakistan results in the lack of visibility of women role models, which can subsequently compound women's subordination in both work and family domains (Özbilgin and Woodward, 2003).

One of the reasons for the low probability of successful women becoming role models is their relative rarity (Healy *et al.*, 2011). For example, a single participant shared her plans:

If I see anyone who is having a very good married life and she is continuing her job then I may also do the same thing [PB6]

Other research in the Pakistani context also shows that women may quit their jobs due to the potential or experienced negative consequences of work roles on the family (Hasan and Mustafa, 2012). It is this preparedness to leave their banking jobs, either due to in-laws' preferences, or responsibilities associated with marriage and children, that symbolises women's acceptance of their subordinate position in the society. This is their *habitus* and produces and reproduces gender role segregations in the society and the workplace. The research provides evidence that for many women, exiting the labour force may be a strategy to reduce or eliminate WIF or indeed may be a 'constrained choice'. Many participants talked about joining the academic sector if they could no longer continue with banking, and even in the scoping questionnaire, 16 percent of women agreed/strongly agreed with the idea that women should stay at home and not take up paid employment outside *chardiwari*.

Many women shared that at the start of their jobs, they had felt nervous working with *na-mehram*, but gained some confidence after marriage, and felt very safe after reaching motherhood. This is evidence of multiplicity of *habitus* and that a woman's ideals and strategies can evolve when they travel between work and family borders, *maika* and *susraal*, or even different cities. One particular participant had acquired awareness of legal organisational policies available to protect women at workplace during her posting at another city. This additional information had affected her gendered values and her agency. She said:

The problem with older men is that they hide their own wives in their homes, and when they see other woman working [outside the home], they feel they can easily have affairs with these women. I gave very straight forward replies to such men. Girls should have confidence.... I told them that what you are thinking is wrong. Keep your narrow minds to yourself. And if you say anything more to me then my family will definitely teach you a lesson. I told them that so and so laws are here [to protect women]. I will take this matter up to the director [SB1].

These 'double-edged' structures play a significant role in reproducing *symbolic violence*. On one hand, the patriarchal structures of the society allow men to make sexual advances on women, but the society's collective nature facilitates them in threatening the oppressor with

involvement of family. On the other hand, the gendered organisational structure allows the male colleagues to objectify women, but awareness of its legal policies can make women feel protected.

Projecting their own lived experiences of WFC, some women working in banks oppose the idea of a career for the next women generation. For example, a woman remarked how she intended for her daughter to follow her grandmother's non-professional life:

I will not let [my daughter] work at all. I think a job is not something meant for a woman... It is really tough. We have chosen to brutalise our life. We could have been at home in peace. After sending the children to school, we would have slept - like my mother does: she wakes up at 12 or 1 [noon]; then [we would have] supervised the maid; then stretched out and watched Star Plus... I don't get the time to watch TV at all. That sort of life fascinates me a lot [PB18]

The above participant clearly believes she has the power to make career-related decisions for her daughter. This is contrary to the general belief and existing research that Muslim women do not have the freedom to make decisions on any issue in their lives (e.g. Sadaquat and Sheikh, 2011). It also demonstrates a professional woman's comparison of her own lived experiences of WFC to her domestic mother's 'peaceful' routine. Existing research in Pakistan (e.g. Kazi *et al.*, 2006) has found a sense of competition among the *saas-bahu*. However, the above narrative hints at a professional daughter's envy of her domestic mother's perceived tranquil life, which is a unique finding of this research. This is interesting given that one of the rights that feminists have fought for is the women's ability to take up paid employment outside the home.

The participant's fascination with her mother's routine of watching Star Plus is particularly interesting. While the Indian Satellite TV channel Star Plus is the most popular Hindi-based entertainment TV channel among women in India, it is also the most preferred among women in Pakistan (Mahsud *et al.*, 2005). Researchers (e.g. Mahsud *et al.*, 2005; Hasan and Mustafa, 2012) suggest that the housewives in Pakistan watch TV programmes to escape from daily life and for relaxation. This essentially contradicts the participant's assumption that her domestic mother has a peaceful life. Indeed, Kazmi (2002) found that housewives are mentally satisfied with their domestic life and devoted to domestic responsibilities; however, similar to their employed counterparts, they are also victims of stress, strain, fatigue and depression. As a participant clarified:

Guys are generally under the impression that the domestic women have a fine life... but I believe that their lives are also very tough. Look at our mothers. Busy the entire day. Even if there are servants for help, but they also need to be managed. And here, the houses are huge: one or two *kanal*²⁰, six rooms, etc.! The cleaning and dusting and changing bed sheets – *ghar chalana full-time job hai* [translation: running a home is a full-time job] [PB4]

Indeed, existing research supports equal levels of depression between the working and nonworking women in Pakistan (Hashmi *et al.*, 2007). This indicates the significance of women being oppressed because of their gender *and* class *and* culture. Some argue that both working and nonworking women experience time poverty in performing domestic chores. However, a working woman has to deal with the trade-off between time poverty and monetary poverty (Najam us Saqib and Arif, 2012). Therefore, the working women may be subject to more *symbolic violence* than the domestic women.

The study has also presented empirical evidence of WFC being manifested as intra-role conflict, in which a woman's multiple conflicting roles within the family domain create a mosaic of pressures. This was particularly prevalent in the joint-family structures when a woman was divided between performing domestic chores such as cooking, taking care of in-laws, and spending time with her own children. Typical scenarios of WFC as intra-role conflict include the pressure on women to perform the multiple roles as 'good' women, i.e., daughter, mother, wife and daughter-in-law along with their full-time job outside the home. When these multiple roles within the home domain conflicted with each other, maternal role (when applicable) was more important than the marital role. For example, a participant said, "I feel a bit guilty. Being a mother I am fulfilling all my duties but being a wife I am not." [SB1]. Another participant explained, "It is about children, not the husband... Husband also matters, of course, but if I resign from my job one day, it will be because of my children" [IB1]. Women's experiences of such intra-role conflict are discussed in detail in Family-Specific Consequences of WFC (Chapter 7).

5.3.3 Intensity of work-family conflict

Some participants talked aggressively about male-domination and the acculturation of Islamic teachings in Pakistani society. Even those who acknowledged the oppressive patriarchal structures and shared their struggles to improve their subjugated position had a feeling of

²⁰ A piece of land equal to 506 m²

powerlessness. During the interviews, women tried to make sense of their positions across the continuum of homemaker and breadwinner. Occasionally, the participants spoke on behalf of all working women which indicates that, at least to some extent, they are unified in their experiences of two job-marriages when women perform both work and family roles, the double day of housework and childcare, as well as “the second shift” (Hochschild, 1983; Hochschild, 1989). One such narrative was:

Sometimes we just want to give up... what is going on with us? It does not make sense. We are giving double duties! [PB9]

Some older women thought their lives were better now, as compared to their past in which WFC had been worse for them. For example, a participant shared, “I did my MBA while I was pregnant with my first child, and also working in the bank... that period toughened me up” [PB9]. However, some women, especially the older mothers, felt that WFC had “hit in the start, but then it gradually became a routine” [PB14] and some, that they had “spent the entire life giving double duties” [SB4].

This intensity of WFC interplays with the frequency and duration of WFC – as discussed below.

5.3.4 Frequency of work-family conflict

The findings show that women do not experience the same intensity of WFC throughout their lives, and that the intensity of WFC fluctuates over different contexts. Repeated occurrences of WFC increased its intensity, thus the different dimensions of WFC are interlinked and must be examined together to fully understand the contours of WFC.

The majority of women reported experiences of WFC on a daily basis. This was particularly true for those who were the pioneer woman breadwinners in their family, were newlyweds, had an infant at home, or belonged to *Syed* or *Pathan* families. For some women, WFC was an off and on basis. For example, on the occasion of commuting to work on a public bus in which their contextual emotional labour intensified; being transferred to another branch, in which case they needed time to learn the new rules of the game; had to leave a sick child at home which clashed with their motherhood identity; or when their domestic help did not turn up, in which case the medley of domestic responsibilities increased. A participant shared the dilemmas and struggles:

When there are special events in the family... like a wedding. But you have to go to the office then family members condemn “*Haan haan* [yeah sure]. She has gone to work. She doesn’t even care.” If you have come to the office but try to go home early, then the majority in the office will gossip “*Haan haan*. There are some people in the office who just go home.” It happens a lot.... I think this is life that you have to survive in your community [IB3]

The escalation of family’s expectations at such family-based occasions can burden women, who may not always have access to the organisational resources such as leaves. Although the participant mentioned only one such incident of WFC, but it could be so intense and the effects so long-lasting that she saw it as “this is life.” Clearly, this is an example of both directions of WFC when work interferes with family role and family interferes with work role. This could also be identified as time-based WFC, gender-based WFC, culture-based WFC and symbolic WFC. As argued earlier, extending the concept of prevalence to contours allows one to understand such interplays between the direction, types, frequency and intensity of work-family issues that do not fit the mainstream concept of prevalence.

Another family-specific example of a particular event stirring up WFC is “God forbid, even if someone dies, it is very difficult to get a leave” [WB2]. Another work-specific scenario included the introduction of new software; however, this was considered particularly relevant to the clearing department within the bank. With the exception of the central state bank, the intensity of WFC grew during closing season [typically, December and January] and audit period [varied across banks; not always planned] as these were identified as periods of excessive workload and long hours. Some of these dimensions occurred simultaneously, and increased the intensity of WFC, as a participant shared:

It was my sister’s wedding and there was closing in the office and even on her *baraat* I had to come to the office, although I was the eldest in the family and indeed, I had to manage everything... I couldn’t get a leave. I didn’t tell anyone that I was going to the office because everyone might get upset [PB9]

This narrative reflects WIF (direction), energy-based, gender-based and cultural-WFC (types), high intensity, a one-off thing (frequency) and lasting a few days (duration). Saying she was the eldest in the family meant that she was aware of bearing a large burden of preparations, especially since the societal expectations associated with the eldest sister of the

bridge do not have room for the breadwinner role. When she did not get time off work because of the intense workload associated with closing season, she did not tell it to her family, because she would not have been able to defend why she had given more importance to her breadwinner role than her family role. Hence, she seemed to play tug of war between work and family commitments, and tried not to make anyone upset. If a woman in UK was in a similar situation, she may have been concerned about the pressure she was going through as an individual, rather than how upset she might make others by going to office on her sister's wedding.

Reflection – Wedding in the Family

Preparations for a wedding in a middle-class family in Pakistan can span over months. It involves delivering the invitations in person to the guests, arranging the dowry, dealing with the prospective in-laws, etc. Because distant relatives might visit and stay with the bride's family before she goes to her "own" home, the house has to be kept immaculate for the honourable guests, extravagant meals are served and additional beds (with the best linen) are put up. Sometimes, additional help is hired for a couple of months prior to the wedding to help with the additional domestic chores. The days before the wedding are dedicated to specific ceremonies. The major chores related to a sister's wedding include repeated visits to the market and tailor. These visits need to be preferably made in the day-time because of the issues of *purdah* associated with women's visibility in the market after it is dark.

For my eldest sister's wedding, my grandmother came to stay with us for over a month, and we had four live-in maids for help. My mother took two weeks off work. It was similar for my brother's wedding. I am one of the youngest in the family, so I had relatively fewer responsibilities; however my chores were enough to keep me up all night. The environment of the house was tense, with tears and jokes, and nobody mentioned 'office'. The whole family worked together and if someone did not fully participate in the preparations, she was shunned and called selfish.

Indeed, for another participant:

There are these phases and time slots when it gets worse... For example, two years ago, my sister-in-law's wedding was scheduled on 22nd or 23rd December. The wedding was in the village, so we [my husband and I] had to travel during the day, and I could not get a leave. She is the only daughter of my mother-in-law's sister. You can image [the pressure]. She still complains, even after two years, that I did not go to her daughter's wedding [WB2]

In societies outside Pakistan, working women may not feel obligated to go to their mother-in-law's sister's wedding, or the wedding may not be on a weekday, saying one did not get time off work may be considered an acceptable justification for one's absence from a wedding. But in the Pakistani context, this can be a challenge and leave long-lasting tensions between the family members.

The consequences of these work-family tensions are discussed in Chapter 6, but it is worth mentioning here that the societal expectations associated with being a ‘good woman’ can be vast and the contours, causes, consequences and coping strategies of WFC are mutually interlinked.

5.3.5 Duration of work-family conflict

Generally, women were of the opinion that WFC was a natural component of women’s lives and many stated that they had no choice but to continue performing second shifts and double duties. WFC can become a ‘habit’ for women. For example, a participant explained:

Obviously, it is tough. Like there are times when there is no gas in the evening [for cooking] but I am still sitting in the office [so the family is waiting for me, hungry]. So this is how it is. We have to manage the things. And indeed, we have been doing it. And it will go on like this... I am just so used to it... it has now become a routine for me [IB5]

The scenario of a depletion of cooking at home and her family waiting up for her to return home to strategize alternative cooking mechanisms is quite common across women in Pakistan, thus facing disapproval from members of both the work and family structures. A participant summarised it as:

Our routine is very tough. Bankers can’t take a day off. Are bankers not human? [PB12]

This narrative is very strong and shows a sense of being treated less than humans. In the background, this can be attributed to the poor support structures and control mechanisms at work and family, as well as the broader environment. These may be specific to women working in banks, and different from women in the lower socio-economic positions, such as women in agriculture, or women with the higher socio-economic positions of the elite class who can take leave from the bank because of unearned privilege based on *sifarish*.

Again, marriage interplays with gender and class. In contrast, single women in particular said that “the most dangerous period is the first six months after marriage because of all the socialising” [WB2]. This is because the recently married women may find themselves moving from the first to second shift of work under a changing cast of bosses (Hashmi *et al.*, 2007). Not only do their bracket of chores change, but the environments also change, for

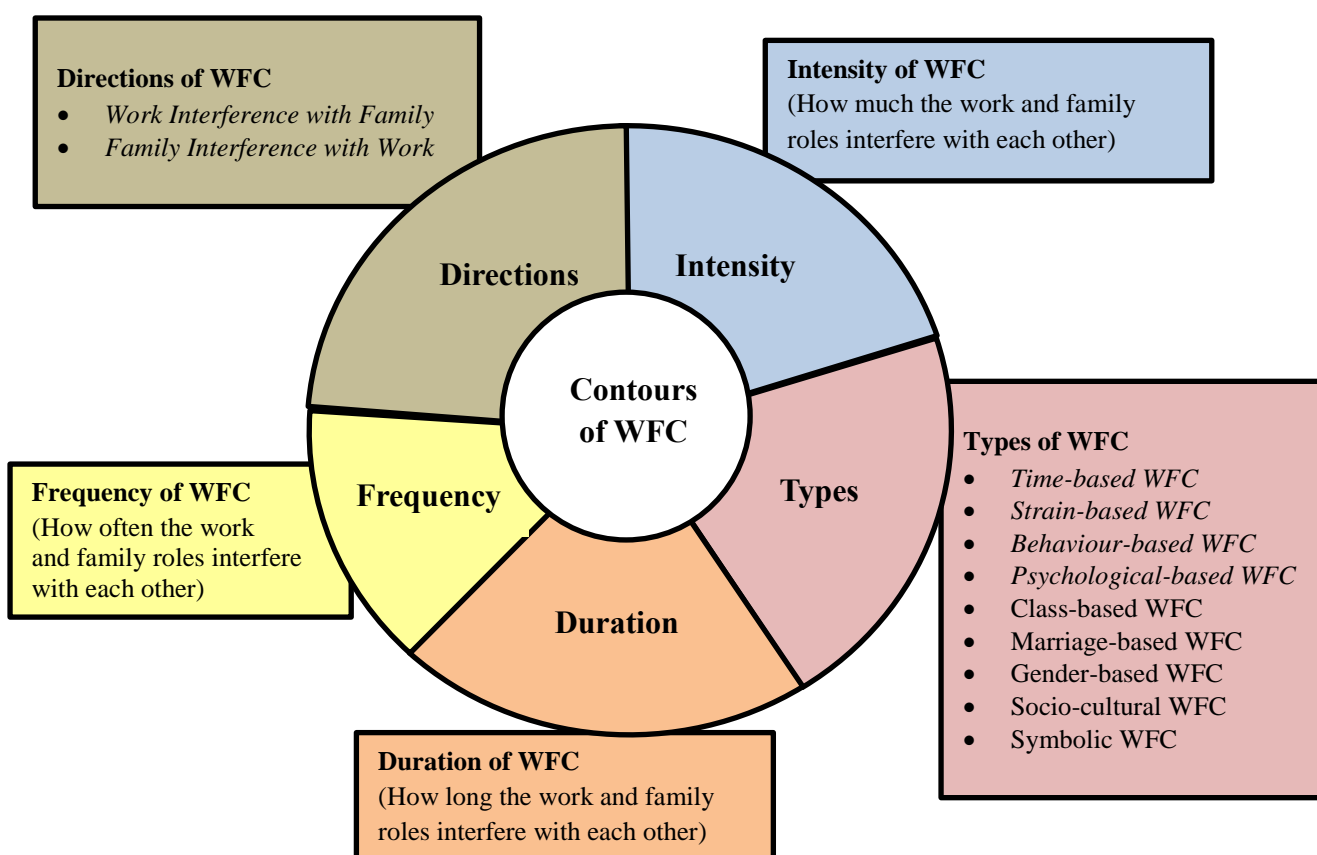
example, from the *maika* (parent's home) to her *susraal* ('own' home), and this requires adapting herself to the expectations of the new family members. A working woman's formulation of personal strategies of balancing the work-family burden may not have sufficient symbolic effectiveness, thus resulting in a breakdown of her image in both work and family spheres: she will be regarded as neither a 'good woman' nor an 'ideal worker'.

5.3.6 A conceptual model of the contours of work-family conflict

The above discussion on the contours of Work-Family Conflict (WFC) is illustrated graphically in a conceptual model below (Figure 5.1). The model includes the two directions (WIF and FIW) and four types of WFC (time-based, strain-based, behaviour-based and psychological-based WFC) which are commonly addressed as prevalence of WFC in the work-family literature (Frone *et al.*, 1992a; Carlson *et al.*, 2000; Bianchi and Milkie, 2010). These are shown in italic font in the figure below.

Figure 5.1 A Conceptual model of the contours of work-family conflict

(Source: Author)



However, the model also brings in the textures of WFC in terms of the contours, which include five additional types of WFC (gender-based, marriage-based, class-based, socio-cultural and symbolic WFC) and the intensity (how much the work and family roles interfere with each other), frequency (how often the work and family roles interfere with each other) and duration (how long the work and family roles interfere with each other) of WFC.

5.4 Typology of women working in Pakistani banks

The ‘types’ of working women that emerged from empirical data are explained in this section. These ‘types’ draw upon the idea the indigenous conceptualisation of WFC i.e., performance in work-family domains is considered the personal responsibility of woman, is associated with contextual emotional labour, and is about the guilt associated with the inability to perform to the expectations of ‘ideal worker’ and ‘good woman’.

The typologies of working women are based on their perception of being an ‘ideal worker’ (IW) and a ‘good woman’ (GW). The general default profile of working women is arguably called ‘Conformists’, which may transform into ‘Super Woman’ (both IW and GW), ‘Pure Housewife’ (GW but not IW), ‘Competitive Co-worker’ (IW but not GW) or ‘Grateful Slave’ (neither GW nor IW). These four distinct profiles of working women challenge the existing notion that all professional women in Pakistan are a uniform group of ‘victims’.

For the sake of this research, the silent and submissive women are labelled as ‘Conformists’. It was evident in the narratives that women could not fully articulate their experiences of WFC, possibly because they had never questioned their positions or vocalised their negative experiences before, in line with the gendered culture of silence (Freire, 2000). In the wider context of Pakistan, women generally do not raise their voices and remain submissive (Hasan and Mustafa, 2012). In the interviews, such narratives were common:

I have never given any interview. This was the first time. Although you were supposed to be interviewing me, but I was also interviewing myself...As you interrogated, I found out about my own thoughts... it was like a catharsis [PB21]

Once a woman uses her agency to take up paid employment or safeguard her *purdah*, she could move to any of the remaining four categories. For example, some women resisted issues related to their gender (Unger, 1998) and reported a preference of focusing on their

career at the cost of delaying marriages, or had opted for separation at the cost of facing social stigma. Women in such a category are labelled as ‘competitive co-worker’. As an example, a participant clarified:

I don't want to work as a ‘woman’, but as a competitive co-worker. Other women at my bank leave the office at 5pm... but I always fulfil my responsibilities... I wholeheartedly compete with my male fellow employees [IB7]

Of the 47 women interviewed, 45 identified themselves as family-oriented and many expressed aversion to the ‘other type of woman’ who were career-oriented, where having greater work-role salience in women was looked down upon by other women. There was a general assertion that performing dual roles of a ‘good married woman’ and a ‘successful worker’ was not doable or manageable for any working women, and that WFC was ‘natural’. When confronted with work-family dilemmas in terms of the choice between being a ‘good woman’ versus a ‘competitive worker’, the majority of participants’ had a strong preference to their family role. A participant clarified that she would always prefer to maintain her image of a ‘good woman’ and separated herself from the opposite type of [successful working] women:

I am not among those who say [disgusted look and tone] “I am a career-oriented woman; I cannot give up my career; and it is everything to me.” Not at all. Family matters are, and always will be, my priority [proud tone] [PB14]

This group of women, ‘Grateful Slaves’, seem to be the most oppressed in terms of the high intensity of work-family dilemmas, as characterised by a participant:

At the end of the day... her own life disappears somewhere... whether out of *marzi* [choice] or out of *majbori* [force], she has to suffer a lot [PB22]

Many women confessed having to pay a gender-penalty, a working-penalty as well as a motherhood-penalty. A woman sketched a typical situation that if she were to come home late from the bank, tired, and had been unable to look after the children’s schoolwork, her husband may demand that she solve the WFC by giving up her breadwinner role and conforming to the traditional role of homemaker:

If I come home and my husband starts an argument, “I already suggested that you quit the job. Why are you not obeying me?” Then your bank designation or salary takes a backseat. At that moment, your family matters. And Allah *na karay* [translation: Allah forbid] if I ever face such a situation, then I will prefer to quit my job [SB6]

Generally, women in Pakistan tend to do every possible thing, including quitting their banking job, when facing a dilemma between long hours as per the expectations of an ‘ideal worker’ and being ‘obedient’ to husband as per the expectations of a ‘good wife’.

Reflections – A furious husband

A furious husband can say the word divorce three times and end the Islamic marriage with immediate effect, although such a divorce still has to be legalised through court proceedings, which is very humiliating from a societal perspective – not only the woman herself but her entire family is disgraced.

Generally also, women’s narratives provide evidence of contradictory feelings and views of being both a homemaker and breadwinner, simultaneously resisting and accommodating the pressures to conform to the images of a ‘good woman’ and an ‘ideal worker’, with both guilt and delight. They face strong expectations and pressure, from themselves and from their work and family roles, to be ‘good’, and some challenge the traditional conceptions associated with both images. Contrary to generally wide association of women with marriage-based WFC, this study has provided empirical evidence that single women may also experience WFC, and that one’s marriage does not necessarily translate into WFC experiences. Rather, the institution of marriage can interplay with gender, culture, religion, ethnicity and work and family structures. Moreover, despite the multiple dimensions of oppression in which many women are suffering in silence, some women are fighting and resisting conformity in the pursuit of their individual goals.

Empirical evidence also suggests experiences of women’s agency or resistance to changing their profiles. A woman working in an Islamic bank defined a successful woman as someone encompassing both roles of homemaker and breadwinner. She was 27 years old and facing immense pressure from her family (especially the younger brothers) to get married. While the suitors rejected her on the grounds of her employment and taunted her parents for living off her earnings, she seemed to be using her agency to resist the society’s perception of mutual exclusiveness of a woman being both a ‘good woman’ and an ‘ideal worker’. In her own words:

Regardless of what I have to sacrifice, I will not kick aside my career. Because I don't believe that having a career is a crime... Like people think that if a girl is sitting at home and doing all the household chores, then she is very innocent and she is very good ... she is very *sati-sawitri* [translation: 'good woman']... they always come up with religious point of views... that according to Islam, a woman should stay at home... But my point is that when Holy Prophet [P.B.U.H] married Hazrat Khadija [R.A], she was a trader. There was no condition to their marriage that she should stop trading... Basically I am being forced, convinced to leave my job, get married, start a family, and become a complete pure housewife... well, I will have no objection in getting married, having kids, have a family... but I don't want to quit my job... this is what at least a middle class lady is facing... but then again, a female may belong to upper class, upper middle class, middle class... but the basic theme remains the same: the society does not accept a woman as a success story [IB3]

In her case, sacrifice refers to the delay in her marriage, which was subject to the suitor's hostility to her paid employment. However, few women demonstrated this level of determination to continue their jobs. Her experiences may represent, to different extents, the experiences of all women working in banks in Pakistan, essentially because they are performing dual roles of homemaker and breadwinner in similar work and family structures. Women's acceptance of WFC as being 'natural' or 'normal' demonstrates the internalisation of gendered values and the reproduction of oppression. Indeed, a few participants had reverted to the traditional gender roles of a 'good woman' by exiting the labour force, and in doing so, had further lowered their economic positions. Some had challenged the structures and cultures to temporarily re-enter the labour market (even if temporarily) albeit with great difficulty and lower wages, usually to acquire some sort of financial independence. Hence, women in the study are not entirely passive in their interaction with the social structures.

The most encouraging finding is of the existence of two 'super women' in the study i.e., the women who managed to cope with work-family conflict over a period of their life and now regard their careers as a matter of personal choice, are seen as both an 'ideal worker' and a 'good woman'. However, the women who have made it to the top management levels discourage other women from following their path due to the struggle required in negotiating the unsuitable and non-supportive structures and mechanisms in work and family i.e., they caution other women against pursuing a career in a bank. Therefore, power over other women

acquired through age is maintained through the processes in the workplace. One such 'well-meaning' woman pointed out:

Although now I am at a managerial post and I am much relaxed now ... but there is great struggle behind this achievement. And this is why, whenever a girl comes to me for a job, I advise her against this field [of banking]... as I feel it's a very hectic job for women... due to this job, your family gets neglected a lot [WB1]

It is ironic that such women projected their own experience and perception of WFC in sincerely discouraging other women from pursuing banking careers. This has been appropriately attributed to women's personal experiences related to acceptance of patriarchal practices (Ayub and Jehn, 2010) and internalisation of gender (Bradley, 1992; Forson, 2013).

Despite the pessimistic experiences of women as given above, some women were persistent to continue their careers. A few participants had resigned when their WFC had become intense, but re-entered the labour force, at least temporarily. Their family and personal agency had played an important role in this patchwork career. As such, women working in banks are not passive workers, but they use their agency against the discriminatory structures. Building upon the contours of WFC, the next chapter discusses the causes of WFC.

5.5 Conclusion

This chapter has presented the contours of Work-Family Conflict (WFC). Based on the findings of the empirical evidence, I go beyond the seminal definition of work-family conflict, which sees it as the incompatibility in simultaneously performing work and family roles. I present an indigenous conceptualisation of WFC for women working in banks in Pakistan as the dichotomy of structural pressures and women's guilt associated with their inability to simultaneously perform work roles as per organisational expectations of an 'ideal worker' and family roles as per societal expectations of a 'good woman'. This is based on the evidence that women see their work-family roles as their personal responsibility; when they step out of the home to take up paid employment, they challenge the notion of *purdah* and their image of a 'good woman' is questioned, and in the office, being subject to competitive presenteeism as per the image of an 'ideal worker' means their family roles are perceived to be neglected. So working women are expected to be both a 'good woman' and 'ideal worker' - this produces contextual emotional labour - and the guilt of being unable to be both is work-

family conflict. Here, 'ideal worker' is a zero drag employee without any family-specific responsibilities and who can work for late hours, and a 'good woman' is an honourable homemaker who is submissive, tolerant and unselfish (Hochschild, 1989; Acker, 2011; Ali *et al.*, 2011b; Chaudary, 2013).

As with the limited definition of WFC in the mainstream literature, the concept of prevalence is also limited. Based on the indigenous conceptualisation of WFC, I extend the concept of prevalence to contours, where contours embraces the textures of WFC in terms of five additional context-specific types of WFC, its intensity, duration and frequency. The five additional types of WFC are gender-based, marriage-based, class-based, socio-cultural and symbolic WFC; intensity refers to how much the work and family roles interfere with each other; frequency refers to how often the work and family roles interfere with each other; and finally, duration is the length of time of interference between work and family roles. The contours of WFC were presented visually in Figure 5.1. The argument here is that Pakistani women undergo somewhat similar experiences of discrimination, exclusion and subjugation as women in other patriarchal, collective and/or Muslim societies; however, there are differences in the intersection of gender, culture, religion, social position and family structure and the influence of this intersectionality on the participants' work and family roles. For example, when a woman working in a bank receives a circular in the afternoon that a meeting will be held at 6:00 p.m., she is pressured to wait for the meeting, which as per the polychromic national culture of Pakistan might be as late as 9:00 p.m. She then has to 'man up' and travel back home, alone, in the dark, where every moment of the journey presents a risk of sexual harassment, and her family chores are waiting for her. Even the 'supportive' family members who shared her domestic chores can criticise her for being devoid of *izzat* and being greedy.

This study also provides a typology for working women in the context of the banking sector. Depending on the participants' perceived identities of a 'good woman' and an 'ideal worker', I argue that a woman in Pakistan is, by default, a 'Conformist', but, when she takes up paid employment in a bank, she can transform into 'Super Woman' (both IW and GW), 'Pure Housewife' (GW but not IW), 'Competitive Co-worker' (IW but not GW) or 'Grateful Slave' (neither GW nor IW). The most encouraging finding of the study is the existence of two 'super women' those who regard their careers as a matter of personal choice, and see themselves as both IW and GW. I argue against seeing working women either as agents or as

victims, but by bridging structure-agency dualism, where women make transitions between these categories. The competitive co-workers are the most active agents, who seem to be resisting traditional gender roles, for example, one participant said, “Having a career is not a crime.” The general opinion among the women is that women can either be successful in their career, or in their marriage, because the long working hours associated with higher positions do not allow room for performing family roles. When the work-family competition becomes frequent, intense and prolonged, women are inclined to leave the banking career in order to “save marriage.” In addition to feeling inter-role conflict, WFC can also be manifested as intra-role conflict, for example, when women try to be fulfilling their roles of ‘ideal worker’ in addition to the pressures of being ‘good wife’, ‘good mother’ and ‘good daughter-in-law’. At the same time, women may be subject to gender-penalty, working-penalty as well as a motherhood-penalty. Because of all these simultaneous pressures, a participant summed up women’s WFC experiences as “Here, it is extremely difficult for a working woman to survive. And those who are surviving really need a big hand of applause” [IB3].

My final conclusion with regard to the contours of WFC is that women seem to simultaneously resist and accommodate the pressures to conform to the images of a ‘good woman’ and an ‘ideal worker’, with both guilt and delight. Despite the pessimistic findings regarding women’s experiences of WFC, they continue to work; and as they themselves acknowledged, the structures are slowly changing in favour of working women.

The next chapter discusses the causes of WFC, emphasising the patriarchal workplace structures and disciplinary gaze of the gendered society as well as perpetuation of gender in women’s *habitus*.

Chapter 6: Findings for Causes of work-family conflict

6.1 Introduction

The empirical evidence of the study revealed a variety of structural factors in work and family settings, as well as the wider societal level, which creates work-family dilemmas for women who are working in banks. One of the main causes of WFC is double *chardiwari*. The existing literature has already acknowledged the structural barriers of first *chardiwari* that constrain women in Pakistan by dictating restricted unaccompanied mobility of women outside the four walls of home (e.g. Özbilgin *et al.*, 2010). When women step out of their immediate *chardiwari* to commute to the bank and interact with male colleagues and workers, it is usually seen as a breach of *pardah* and *izzat*, and therefore, they can face criticism and labelling from the society with regard to their identity as a ‘good woman’. This study extends the literature by identifying the second *chardiwari* for working women, in which, as per the image of the ‘ideal worker’, women have to step out of the banks to visit other banks, travel to other cities for training, or undertake promotional opportunities in other locations. Stepping out of the confines of the bank acts as a double *chardiwari* for women and clashes with their ‘good woman’ identities. Hence, these women are at a social, professional and personal disadvantage across two layers: there is some acceptance of interaction with men outside the home in a bank (i.e., outside the first *chardiwari* but within the second *chardiwari*) but qualms about interacting with men outside the bank ‘in the field’ (i.e., outside the second *chardiwari*). How this double *chardiwari* limited the participants in performing work-family roles is discussed in detail below.

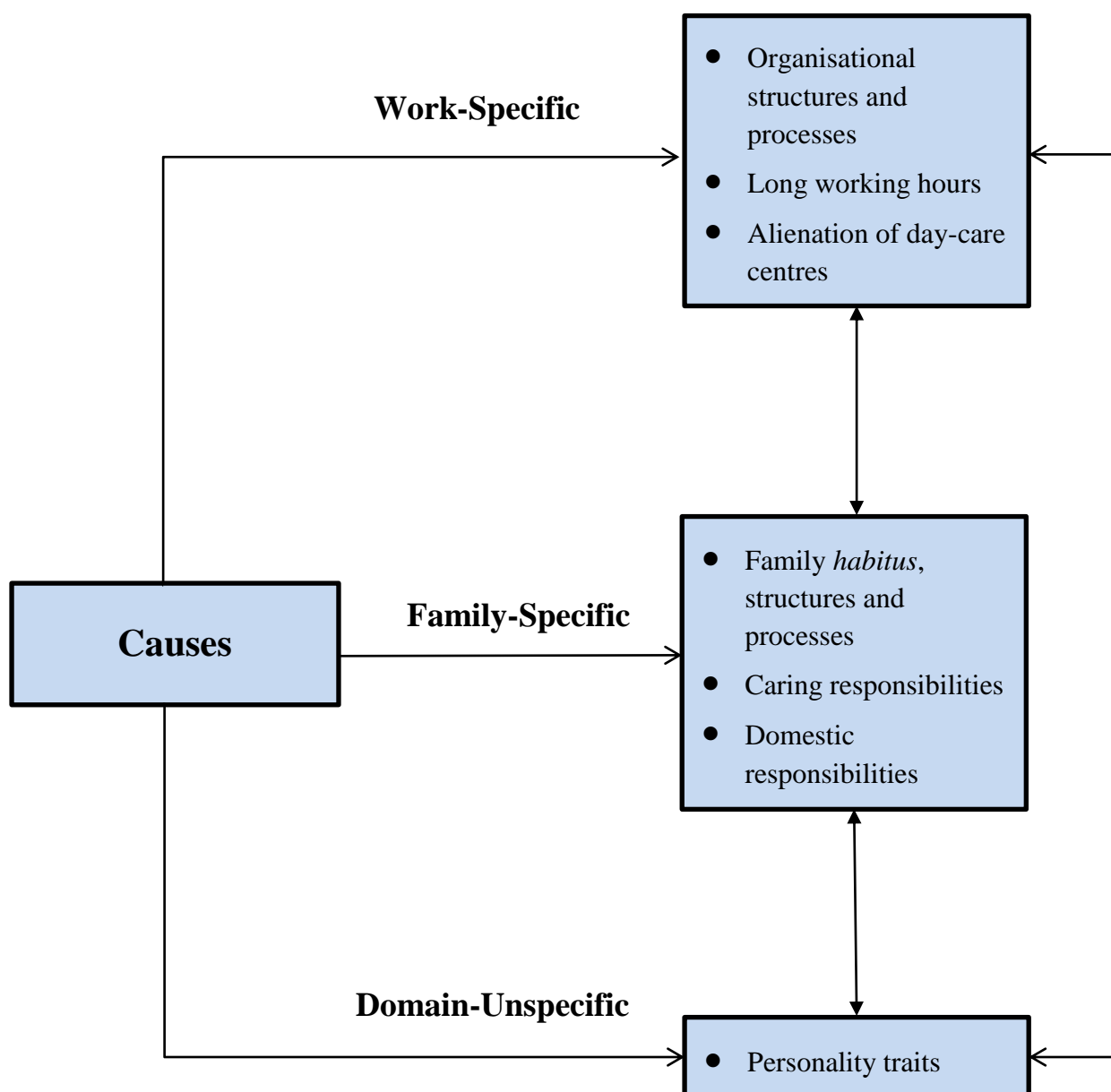
Depending on how much women are able to overcome the socio-cultural challenge of the second *chardiwari*, women may place themselves at different positions on the continuum of ‘ideal worker’ and ‘good woman’, i.e., the more women are prepared to go beyond the second *chardiwari*, the greater is their perceived identity of ‘ideal worker’. For example, when women had to undertake essential management training in other cities, they reported discomfort, “After a gap of two years, I have a training course coming up in Lahore in September. Now I am worried, how will I manage?” [PB18]. While women could take a day off work for family-specific purposes, they were not comfortable in leaving their homes for

work-specific purposes. Such issues are discussed in detail later as a barrier to women's career progress.

As shown in Figure 6.1 below, the findings for the causes of WFC are analysed across three major categories, i.e., work-specific causes, family-specific causes and domain-unspecific causes. This typology of causes is consistent with that of consequences and coping strategies used in this study.

Figure 6.1 An analytical framework for the causes of work-family conflict

(Source: Author)



6.2 Work-specific causes of work-family conflict

The major work-specific causes of WFC emerging in the findings include organisational structures and processes, especially the gendered culture, and long working hours.

6.2.1 Organisational structures and processes

The study extends existing evidence of gendered organisational culture shaping women's work-family experiences and facilitating gendered practices (Kanter, 1977; Broadbridge and Hearn, 2008). Even outside work-family research, the power of organisational cultures in shaping women's experiences is widely acknowledged (Kanter, 1977; Bano, 2014).

Some women in the study had bought into the game of gendered organisational culture that required compliance with generally perceived masculine practices of management, such as long working hours, presenteeism, interaction with men and undertaking training outside their base city. At the same time, the study provides evidence of women's agency and resistance to the organisational structure that side-lined them on the basis of their gender, class or family structure. In line with women in other context, the participants of the study did have their own perceived identities of a 'good woman' or an 'ideal worker' are static, but through their individual action as well as collective interactions in the work and family settings, these gender identities were subject to reconstruction (Cockburn and Ormrod, 1993).

There was an understanding among the married participants that their performance was more heavily scrutinised than (a) their male counterparts (b) their male or female counterparts who had *sifarish*, and (c) their female counterparts who were single, as discussed in this section. The discourse provides evidence of in-group and out-group feelings among the participants, using 'him' to refer to the male manager or 'males' to refer to the male colleagues, versus 'we' to refer to the victimised women as a group. There were clearly a high power distance between the staff and the branch (or in some cases the operations) manager, and experiences of contextual emotional labour when organisational *habitus* evaluated women employee performance on the basis of masculine ethos of management as well as presenteeism, flattery, *sifarish*, and blind obedience which contradicted with women's identity of 'good woman'. This was expressed as, "People who work and those who do not work stand equal here. But then this is everywhere in Pakistan" [PB5] because, among other reasons, "to be in the boss's good books you have to repeatedly chant 'Yes! Yes! So true! You are absolutely right!'"...

No matter how unfair an issue is, you cannot take a stand” [IB8]. Having strong *sifarish* automatically excluded employees, both men and women, from being rated as low performers, thus discouraging those who had worked hard but did not have *sifarish*.

However, women without *sifarish* were at a greater disadvantage than men without *sifarish* because unlike men, women were not comfortable hovering around the male manager’s office. One of the participants shared her frustration at the gendered organisational culture that automatically suppressed ‘good working woman’ i.e., those who wanted to be judged on the basis of their job performance rather than being scandalised through the disciplined gaze for undue interaction with the male manager:

I think I work really hard, but when it is the time to award increments, the bank administration always reward the male employee... because obviously males *get along* with branch managers and operations managers - who are men!... If I was in an American bank, I wouldn't have said so, but in Pakistan, working in an Islamic bank, over here, even if someone notices a man talking to a woman. It becomes an ‘issue’ for us. We have to be careful and keep a distance from them... so your interaction [with male management] is automatically limited. No matter how hardworking you are, you cannot go to the boss's office and update him every time you do something, “Look sir, what a wonderful job I have done.” I don't think it is right [IB7]

Limiting the interaction with male managers has wider implications, in terms of women’s access to organisational benefits, on the job training, getting projects, seeking the manager’s support in doing the job right, therefore, getting promoted, and even in getting projects, such as those involving fieldwork. This contextual emotional labour in interacting with the male manager is not only based in the organisational structure, but the men and women peers in the organisation that may also have disciplinary gaze, thereby reproducing the gendered culture. It seemed to not only affect women’s career progression, but it created a range of issues for women in fulfilling their work and family roles, thus work-family conflict. Even in routine, women were cautious of accessing organisational benefits to prevent work-family tensions. An example of this was given by a participant as:

If an emergency arises [at home], then you feel shy about asking your boss for a leave. What if he scolds you! [PB15]

The increased difficulty of women in performing dual roles of homemaker and breadwinner because of the organisational culture received extensive support from the participants. Even

in the scoping questionnaire, 25 percent of the respondents agreed that there was an assumption in their organisation that a woman's work negatively affects her family responsibilities. As much as 42 percent of the respondents thought that their organisation did not have in place adequate policies and procedures to help manage the conflict between work and family responsibilities, and when men and women employee's requested time off work, 25 percent thought that their requests were treated differently.

In the cases where women did not feel contextual emotional labour interacting with the manager, because he was approachable and respectful towards women, the participants referred to such male managers as 'good'. As a woman shared:

In my old branch, the manager was such a gentleman... we used to discuss official matters with him. Sometimes even our semi-personal and personal matters too. In this branch, there is no such scene. I used to be a bit more comfortable there [PB17]

Generally, gender seems to be embedded in banks in the sense that jobs and departments were structurally divided into 'women-friendly' and 'not for women'. Particularly, the Islamic banks' structures were shaped by gendered logic. And these were usually *misrecognised* by women as favourable for women, thus reproducing gendered practices and culture, for example:

They do not post woman out-of-station. So there is no problem... They even try to accommodate women in the branch closest to their home [PB6]

On the other hand, some managers were seen as 'strict' when they did not segregate the sexes, and therefore, women felt under greater pressure to conform to the standards of a male worker. In that regard, some women felt reluctant to ask for access to organisational benefits in order to fulfil their family roles, or were denied such benefits. Managers who treated men and women the same were seen characterised as 'cruel'. A woman shared:

Some [managers] are extra sweet. They are too good. But some are so strict that a woman is also an employee and should work equal to men. It becomes very difficult [PB11]

It was not only the manager's behaviour towards women, but women also felt judged by male colleagues' with regard to how masculine women were. As Bourdieu (1996) explains, *habitus*

is classificatory structure and makes a distinction between what is good and what is bad. A participant said:

Once, our photocopy machine was out of order. I was repeatedly calling out to the peon to fix it but this colleague [discreetly pointing at a man sitting beside her] taunted me, “If I were at your seat, I would have so easily managed it myself.” His attitude was very offensive but you have to stay quiet and tolerate these little things [PB13]

Reflections – “Little things” in the office

When “little things” happen to women in Pakistan, they are advised “those people who aim to fly high with eagles do not waste time in quarrelling with the ducks.” This reinforces the control mechanisms in the society, allowing men to show off their power over women.

In the early days of my full-time teaching job, my line manager asked me to type an official letter on his computer for him. It was in the middle of a meeting, in the presence of other colleagues. I was offered his chair, and while I was tapping, he suddenly tapped my shoulder to draw my attention towards something on the screen. It was comforting to know that I had not been alone in the office. Still, it was absolutely unacceptable for him to touch my shoulder, so I left the chair, created a fuss and refused to ever use his computer again. The colleagues tried to cool me down but I narrated this incident to two senior persons in the university, hoping to ‘fix’ my line manager. And although they listened to me, and called him a ‘fazole man’, my line manager had political influence, so the matter was brushed under the carpet. If he did not have a strong background, I think he would have at least been questioned about it.

Even after four years, I remember how much that incident disturbed me. To an outsider, being tapped on a shoulder by a colleague could seem a “little thing”, but when put in the context, it is not. For a woman, it is a reminder that she is not safe even in the office, and regardless of her dedication to the job, men have a default power over her.

This can even be the case for young women studying in co-education in a university in Pakistan. Once, one of my female students came crying to me that she could not submit her assignment because one of the boys in her class had stolen her notebook. I called that young man to my office and forced him to write a written apology to the girl. He understood that if he did not comply, I would fail him. Being a man, he could mess with his female classmate, but being his teacher gave me a power over him. It is because the patriarchal structure of Pakistan allows such “little things” that women experience contextual emotional labour when interacting with men outside the home.

Interestingly and conversely, there was *misrecognition* among women that the organisational cultures that regarded women as a minority and treated them as second-class workers were perceived as suitable and favourable for the women bankers. This *misrecognition* has also been found in other contexts of women in male-dominated professions (Bradley *et al.*, 2007). Unpacking the *doxa* of ordering gender, taken-for-granted assumptions about gender also point to *symbolic violence* through this gender domination. When women did perceive their inferior treatment as unfair, they rationalised it and articulated reasons for it (as discussed later on), and through this *symbolic violence*, women actively participate in reproducing power imbalance.

The self-identity of almost all of the participants had been abused by the acceptance and internalisation of such societal criticism of their incompetency in simultaneously being an 'ideal worker' or a 'good woman'. Building up on the evidence of this study, a context-specific extension of Acker's (1994) definition of 'ideal worker' is suggested that jobs implicitly require a worker to be a male, available for long working hours, be unaffected by family responsibilities such as housework and children, available for travelling outside the bank for training or fieldwork, interact freely with both men and women without experiencing contextual emotional labour, not feel sexually harassed, laugh along at dirty jokes and not feel obliged to sacrifice promotional opportunities because of homemaker role. In particular, an 'ideal worker' does not take extended absence from work on the grounds of family role, such as in the form of maternity leave. As discussed later, and in line with other work in this subject, a major family-specific cause of work-family conflict reported by women was their maternal role.

The scoping questionnaire of the study also supports the definition of 'ideal worker' induced from the interview findings as given above. Almost 40 percent of the respondents agreed that employees who use flexible working options are less likely to advance their careers than their counterparts; almost 70 percent agreed that there was an assumption in their organisation that employees working beyond the hours set in their employment contracts are the most committed and obtain better performance appraisal results. These are discussed in detail below.

6.2.2 Limited flexible working arrangements

Many of the popular Western-based flexible working options such as homeworking, flexible hours, compressed hours, or part-time work are not provided in the banking industry of Pakistan. The only type of flexible working available to the participants to balance their family roles with their job was a form of job-sharing in the sense that when one colleague went on leave, another colleague had to be her backup. However, two major challenges were associated with this backup form of job-sharing. The first challenge was the quality of work performed by backup. There were doubts of the quality of work performed by a colleague in one's absence. This increased the work-specific responsibilities for women when they returned to work, thus intensifying work-family conflict and negating the very essence of using job-sharing to reduce one's work-family conflict. As a participant said:

You do get leave but your work suffers a lot behind you. In your absence, colleagues do not do your work properly... When you return, you have to do it all over again. You cannot have that peace of mind [IB3]

The second challenge was the obligatory unpaid workload imposed upon the colleague who performed ‘backup’ or ‘cover’, therefore, this form of job-sharing by one participant seemed to have repercussions on at least one other colleague – the one who was on leave and the one who was performing backup. As shared:

A few days ago, [my colleague] was on leave, so I was doing her backup ... so I had to stay here till 9 or 9.30 [pm]. So going late is a part of the routine here [IB10]

While the backup-colleague could be either a man or a woman, the few examples of job sharing shared by the participants had women as backup. This could be due to multiple reasons, including woman-to-woman comfort in sharing family-specific reasons for time off work, and returning the favours to each other as needed.

It was then evident that the organisational cultures did not have any real flexible working options for women, parallel to their nonexistence in the labour market of Pakistan. Moreover, participants occasionally referred to the better labour market situations outside Pakistan, for example, one participant criticised the patriarchal structures of Pakistan for not having flexible options to working women:

We can't go for a part-time job here. Like it is in England. We can't do it here. It is not like the UK where you work for 2 or 3 days a week. They are *banday k puttār* [translation: a civilised nation]. We do not have that kind of setup [PB10]

The idea of a part-time job being prevalent in England was seen as a lucrative option by the participant is “part-time paradox” (Epstein *et al.*, 2014). The paradox here is that in order to reconcile their work and family roles, working women may ‘prefer’ part-time work, especially when returning from maternity leave, even when these are less preferential with respect to the employment terms and conditions, as well as career prospects (Hakim, 2000; Luck, 2003; Tomlinson, 2006; Epstein *et al.*, 2014). Indeed, women’s greater proportion in part-time work in the European context is associated with gender inequalities (Huws, 2006b).

While the lack of flexible working options seems to cause WFC for all the women in the study, it could also affect men's work-family experiences, and even the experiences of those who did have *sifarish*. For example, "We cannot be late and have to be very punctual, even one minute later than 9:00 a.m. is marked absent" [SB4]. There were various reasons why women arrived late at the bank, including responsibility to drop off the child at school and the associated traffic or uncontrollable delays associated with the public transport. These differences show that the causes for WFC indeed vary across women, at the same time, their experiences are similar in the sense that arriving late in the bank resulted in being marked down as absent, which reduced the number of leaves available to them for the entire year.

Women working in banks in Pakistan also seem to be at a greater disadvantage than men because of double shifts, as the working hours in the bank were not defined. The absurdity of working hours is presented here in the voice of two participants:

Once the bank received a call from the head office that all of the staff members should be here at 10 p.m... it was closing season... I got ready in two minutes and my husband brought me here. We left the bank at midnight [WB2]

Due to the high power distance between the top and middle management, and the top and lower management, all the bankers were united in their experience of coming to the bank at 10:00 p.m., which may not happen in routine, but this incident does highlight that the cultural characteristics of Pakistan (in particular with regard to time) in general do influence women's work-family experiences. The second narrative is:

When our manager is holding a meeting, it will be held no matter what. Then we have to sit and wait. For example, we get a circular at 3:00 p.m. that there will be a meeting today, and it will be at 6 o'clock. It means they will come at 8:00, 9:00 or 9:30 p.m., and then, the meeting will start [PB18]

Here, "we" implies that in certain situations, men and women can face the same pressure to attend an impromptu meeting, but women may be at a more disadvantage than men because of their family roles. This was a distinct and clearly erroneous perception that such organisational cultures were specific to Pakistan, and different from the developed countries such as UK. A participant said:

We [i.e., bankers] have very long working hours. Not 9 to 5 as in the UK... because I have heard that in UK, when your working hours are

over, people go [home]. But we have different procedures and set up here [in Pakistan], we actually start important things after public dealing. I normally leave at 8:00 or 8:30 [pm]...and at times as late as midnight [IB3]

The pressure of long working hours has traditionally been associated with male-dominated organisations where presenteeism (Johns, 2010) and competitive presenteeism (Simpson, 1998) are a part of the evaluation criteria of employee performance. Existing research in Pakistan has also given evidence that professional women in Pakistan are stereotyped as refusing to work late hours (Asghar *et al.*, 2009) and when women try to negate this stereotype and work for extended hours, this affects their mental and physical health (Ahmad *et al.*, 2011).

However, this study sees WFC in terms of contextual emotional labour that women working in banks have to experience when expected to work till late hours. Gendered presenteeism is an attribute of banking sector of Pakistan. As women seem to try to compete with their male counterparts, they face pressure to work extended hours in the bank, and this conflict with their homemaker role, which requires women's presence at home. This can affect women's perceived *izzat* as well as social standing. Empirical evidence of this study suggests that the organisational culture evaluates employee performance on the basis of presenteeism, which is the tendency to stay visible at work beyond the official timings in order to demonstrate visible commitment, hence, project the identity of an 'ideal worker'. For example, a participant voiced her frustration:

The more late you sit, the more efficient you are perceived... Like there are some managers who think that if someone is not finishing working on time, he is inefficient; but the majority have the typical *ulti soch* [negative viewpoint] and appreciate the late-sitters [IB10]

It also gives evidence of competitive presenteeism when women compete against not only men on the basis of imbalance of family roles, but women also have to compete against other women on the basis of varying levels of support from family in fulfilling family roles. An example of this is:

Late sitter is a good performer; it is very difficult for married females to do late sittings. If you do late sittings, your family discourages you and snubs you about it. You are mentally disturbed. So you feel that you should not do late sittings. But if you are leaving early, your organisation discourages this behaviour as your fellow male employees

sit back late in the office... This constant comparison in the organisation kills you. You get disturbed mentally [PB15]

Extended working hours and presenteeism at late hours with fewer female colleagues in the office seemed to increase in women's contextual emotional labour. This was associated with tensions between performing to the image of 'ideal worker' who is a man and can stay in the office past midnight without fear of sexual harassment, versus a 'good woman' who returns home on time. A participant shared:

One has to tolerate a lot of stuff ... And it happens a lot that you have to endure the timings issue. An extreme case was when I stayed here till 2:00 a.m. at night on closings... there is no choice; you have to cope with it. There were 4-5 people here and I am very comfortable with all of them, but even if you feel cornered or awkward because you are a woman, even then you have to show that you are very brave and you can handle the situation very easily... Being a woman, you get stuck because you are of course not happy to work till so late and it obviously becomes an issue for my father who has to come to pick me up [PB13]

There was an assumption among the women that all working women prefer shorter working hours because of the gendered culture in the office, and even in exceptional cases that women worked like a 'competitive co-worker', they were stereotyped and their performance did not receive the due appraisal because of competitive presenteeism. The number of hours worked were not specific across hierarchical levels but depended more on the department, the manager's attitude and the level of the branch. The participants reported that the stipulated working hours for bank employees are 9:00 a.m. to 5:00 p.m., but this was hardly practiced, with the majority working till 7:00 p.m. and some occasionally working past midnight. In only one case, a woman who was telephone operator said she left the bank at 5:30 p.m. For some women, especially in operations department and those in bigger branches, a participant put it as "You can say we work 24 hours, we only go home to sleep" [IB4]. Another participant shared her mother's reaction and fears:

My mother often says "why did you bother coming home? You would have been better off staying there." She says "we tolerate your coming so late but your in-laws will not tolerate this" [IB10]

There was an understanding that presenteeism was suitable for men who generally seemed to enjoy spending time at the office and deliberately prolonged their work, but it contradicted women's *habitus* regarding domestic and caring responsibilities as well as *purdah*.

They make me sit for so long... If there is work to be done, then it's fine. But... if the men are chit-chatting and smoking, should we women do the same? ... If [I raise my voice and] someone does listen, he will make a negative note of it. And at the time of making the annual [performance] report, I will face the music for my resistance [PB16]

While long working hours are actually a cause of WFC, they have their wide-range implications as discussed in the next chapter.

6.2.3 Inadequate childcare support systems

The interviews provide evidence that like many societies around the world, childcare concerns are a major reason for women's work-family tensions in Pakistan. Firstly, childcare centres are rare in Pakistan, and when they are, their use is not established. Few women were not against using a childcare centre in theory but did not use in practice. The reasons mentioned included issues related to their poor quality of services, terrorism and security, and distance from home, the additional responsibility of commuting to a childcare, the strain of nevertheless hiring a maid to accompany the child to the childcare, and most importantly, the *narazgi* of family members. The cost of childcare services was not mentioned by any participant.

The majority of participants rejected the idea of sending their children to a childcare due to the notions of trust and reliance on family members for childcare. In general, they depended on family members, who were assisted by maids to help with childcare.

Only one participant had used formal childcare, and subsequent to her bad experience, she had also shifted to her social networks for childcare. The general opinion of the participants was that childcare of good standards should be set up in the banks so women could perform better at their job. In their own words:

I keep saying that females should have the facility of a nursery [day care] in the office because those females who want to work or who are already on job, they can bring a maid who can take care of their child in front of their eyes [PB15]

A participant, whose mother had established the first childcare centre in the city, pointed to the lack of industrial and national policies on such a basic issue:

There should be a day-care centre within each bank... my mother runs her own day-care centre but we should have day-care centres at our own working place... such policies should exist [PB10]

In one of the banks, childcare was available for its staff within the bank premises. Despite its establishment and occasional functioning, it was still the norm for the women working in the bank to rely on their family members for childcare. One of the reasons childcare centres are not used was poor standards:

It is not a very attractive facility. It is used in the hour of dire need only... a woman has never happily brought her child here... it is locked right now; no one uses it [SB6]

The poor security situation in the society drives women to be cautious about their children's security in the childcare centres, as every sector of the society is being affected by the suicide bombings and armed attacks. Many participants provided various aspects of security issues as the logic for not using childcare centres, including "when there are many children at one spot, it will be an appetiser for terrorists" [PB20] and "the care-takers eat the children's food themselves" [IB2]. In particular, one participant referred to the power dynamics at play at a societal and industrial level, culture interplays with class, and security measures are enjoyed only by the privileged:

Children centres do not provide suitable care to the children... The children get kidnapped and abused... Day-care centres should exist but the security should be of a standard as if the management's own children had been admitted to the day-care [PB15]

Even when they do exist, the poor security situation at national level and poor quality of services within childcare centre inhibit their usage. At a micro level, women also expressed emotional concerns over using paid childcare, for example:

I have never thought of [childcare centres] because I don't feel it's appropriate... A person who doesn't know you or your children - how will she take care of your children? There aren't any well-developed ones in [the city] [PB18]

In light of the lack of use of childcare centres, childcare responsibilities seemed to an obligation reserved for family members, particularly the women. A participant said:

I have my parents who take care of [my son]... This is something good about our society... they would not prefer to have him go to a day-care [SB3]

Contrarily, depending on the husband's primary residence, some women migrate to another city after marriage; therefore, access to childcare provided by immediate family members could cease to be available. As shared by a woman:

My mother and in-laws are in the same city... if I didn't have them then I would have thought about a day-care centre [PB19]

Azid *et al.*, (2010) argue that the concept of childcare centres does not exist in Pakistan. However, as the narratives above highlight, childcare centres do exist physically, albeit not very popular in the society due to security and quality issues. The joint-family system and familial support are the popular coping mechanisms for childcare of professional women in Pakistan.

Reflections – Childcare in my family

The general perception regarding childcare in Pakistan is that is provided by the family members. It was the case a few decades ago, but the family structures and values are changing in Pakistan.

My elder brother and his wife had full-time jobs when my first niece was born. We all wanted to babysit her, but we struggled as we had our routines. They sent their daughter to a childcare centre near their office, in the company of a maid, and kept visiting her during office breaks. After a few months, we found out that my niece has been chewing paint off the walls and catching insects crawling on the old carpet of the childcare facility. When they took their daughter to the office, their line manager criticised them for turning the office into a nursery. Eventually, my sister-in-law resigned from her full-time, permanent government job (which had been a lifetime career opportunity) to look after their child in the comfort of their home.

Similarly, when my sister had her first child, she was working as a doctor at a private hospital. Her job schedule included shifts of up to 36 consecutive hours, which made it very difficult for her to manage her parental role. Because I was single and had shorter working hours, I looked after her son (my nephew) until I migrated to another city as a part of my Ph.D. scholarship. When my sister's second child was born, our grandmother and her two domestic helpers (maids) moved into my sister's house, and over the last four years, at least five maids have changed because of their poor performance. Some of the unfortunate incidents include one of the maids spilling boiling water over my nephew, for which he was in intensive care unit of the hospital for three days; and my niece banging her forehead in the window, which required stitches. When my grandmother is sick or the maids are away (or new maids are being trained), my sister has to take her children along with her to the hospital. Over the course of last four years, my sister has suspended her career twice.

6.3 Family-specific causes of work-family conflict

Women's role as breadwinner is still not widely accepted in Pakistani society, and this study provides evidence of traditional gender role ideologies and family *habitus* causing work-

family tensions for working women in Pakistan. Three items in the scoping questionnaire of this study provide a particularly dismal panoramic view in this regard. Firstly, while three-quarters of the respondents to the questionnaire disagreed, nearly a quarter agreed that women should stay at home and not do any jobs outside the home (Qs.36). This shows women's role as breadwinner is still not always considered legitimate. Secondly, over a quarter of the respondents agreed in their opinion that men working in organisations should have higher income than their female counterparts (Qs.12). This gives some superficial evidence of legitimacy of the supremacy of men over women in the workplace, or more acutely, the inferior position of professional women. And finally, almost three-fourths of the respondents to the scoping questionnaire agreed that women experience more conflict in performing both work and family roles as compared to men (Qs.34). Clearly, working women's WFC is visible in the society. To the extent that women are believed to belong at home, and be less deserving of equal pay for equal work, and be less of an 'ideal worker' than men, discrimination against working women will persist in the workplace.

As the in-depth interviews allowed fuller investigation of the causes of WFC, it became obvious that, in addition to the gendered workplace, gender was also socially constructed in the family, in the organisation of family, household division of labour, and men and women's expectations from each other regarding homemaker role of a professional woman. The discussion below upon thematic analysis of interviews and analyses family-specific causes of WFC for women working in banks in Pakistan. The major family-specific causes of WFC include family *habitus*, structures and processes, caring responsibilities and domestic responsibilities.

6.3.1 Family *habitus*, structures and processes

Gendered division of domestic labour is an accepted way of life in Pakistan, and although the family structures and the labour markets have undergone significant changes in the past decade, the societal and familial *habitus* do not seem to have evolved with the same momentum. As discussed in Chapter 2, in the Pakistani family system, men have power over women by default, yet, Islam does not essentially dictate inferior position to women, but demands women to be respected and cared for, and it is the culture of Pakistan that subjugates women's position in the family on the grounds of (mis)interpretations of Islamic teachings. This study provides evidence that gender interplays with culture, religion and class

so that the integrity and honour of middle class women who leave their homes for paid work are questioned, by the women, their spouses, and the families and the wider society. Despite their full-time employment outside the home, women are still widely considered inferior to men, even when this power imbalance contradicts with Islamic *doxa*. A participant, who was *Syeda*, referred to the history of her parents' *habitus* regarding inferior position of women in the family:

When [my father's family] lived in the village, they had tenants for every small chore... you know how women [workers in the village] stay with you for the entire day even if you do not pay them a single penny; like they stay with you for even food only. So [my father] had no habit of working... I don't like these kinds of habits... it is the same now. For example, if he is upstairs, the kitchen is downstairs, he would not even drink water himself. So ridiculous. All the men in the family are the same: they would call out to wife, sister, or daughter that "serve us water upstairs". This is not how it should be! I just want them to do the small chores themselves. Like if my father cannot find his shoes then you will have to fetch his shoes and bring them to him; and he will wear them while sitting on the bed like royalty [PB21]

It was clear that some women were aware of these power imbalances in the home, and disapproved of it, but in practice, they seemed to be unable to change the practice or to improve their positions. There was a general opinion among the participants that this is the way of life and attempts to break the gender norms and transgress were discouraged. For example, a participant explained:

Normally, this is not the norm. Even when I talk about it, people see it is an odd thing. If a male is working at home, sharing the responsibilities with the wife - you know helping in household stuff - then people ask "What is going on here?" or "This is not proper." [PB10]

Socio-cultural WFC emerges from conformity to gendered roles enforced by the wider society. This includes participation in family events such as weddings and funerals, which is considered essential to uphold *symbolic* and *social capital*. However, social events in Pakistan can extend from a few hours to a few days, and this can clash with the routine of a woman working in a bank, who is already performing double shifts, thus leading to WFC. Pakistani women are upholders of the family morals and honour, and this includes representing the family in the social events. This chapter has already discussed that a participant missed her mother-in-law's sister's daughter's wedding (regarded as a sibling) in

contrast to the obligatory participation in planned, formal social events, women also reported pressure to attend to unannounced relatives during the day, as if the paid employment was secondary to one's relatives. A woman recalled an incident of work-family tension:

Once, I had to go home [from bank] because my *phupho* and auntie had come to the city, so *ammi* called me and said, "They [i.e., the guests] are on their way from Bahawalpur [another city]; you must go home and meet them; who knows when they will be next in town?" [PB21]

The emotional pressure to go home was not necessarily from the immediate family, but sometimes entwined in the cultural values. Men may not be expected or required to catch up with unannounced aunts the way in which it is expected of a woman, even if a significant criteria of her job performance is presenteeism, and taking time off for domestic duties reinforces perceptions of women as primarily homemakers. As such, one's social ties can create work-family dilemmas for working women in Pakistan.

Another aspect of family structures that has received support in this study is related to the role of husband, or men in the family. Not only do men have superior symbolic power over women in the family, but their supremacy is associated with material aspects of life, for example, food. Many women talked about making special food for children and family members on the weekends, but it was mentioned as a way of expressing their love, rather than a requirement. However, one particular woman talked of special food for her husband on gendered logic: men are superior and therefore should be served 'good' food. Anything other than the best could risk the security of marriage, as a participant shared:

If some vegetables are cooked at home then my husband would prefer to eat out. So I make something nice for him like fried chicken [PB22]

In addition to cooking special food for her husband, she also talked about 'properly' serving it to him, while resenting the preferential treatment she was obliged to provide, "At times I do lose control like when he comes home by midnight while I sit and wait for his arrival so I may serve dinner to His Grace" [PB22]. Generally, families seem to have well-defined gender segregated domestic tasks. This was described as:

To date, His Grace has never touched cooking-related chores. But he does usually make his own drink, etc. like Tang or some other juice but my husband does not do women-type-of-work. Like he would do heavy works, etc., like moving around heavy furniture, etc., and

grocery, etc. - these all things are managed by my husband. I just make a list and tell him and it's his duty to manage the things [WB1]

Participants reported that occasionally, men were asked to perform a chore that was typically considered a woman's task', and their responses reflected bruised male egos, "He makes this disgusting face, "I don't like this. What is this!?! This is your work! Cooking and all is your job" [WB3].

Reflections – Grocery Shopping

Attitudes towards shopping for grocery are mixed in Pakistan. Because it involves walking on crowded streets, bargaining with the shop-keepers (men), it can be an unpleasant experience for women. It can also be very time consuming because there are no proper queues, and if the shop is crowded, the customers with the louder voices or heavier bodies get served earlier than others. Older women, i.e., mothers may be more confident with this, as compared to younger women. In my hometown, doing grocery means visiting at least three different shops in three different parts of the town. Packed items such as oil and spices are from one, fresh meat from the butcher, and vegetables from the third shop. Fruits can be purchased from the street hawkers along the road. There are no one-stop-shops or supermarkets in Pakistan.

Men's resistance to 'womanly domestic tasks' was generally reinforced by the family members and society who discouraged and labelled men who tried to break the gendered division of domestic labour, for example, "The people in the family start saying 'Behold! He is doing household work'" [PB18]. Because "all husbands are not the same" [PB13], a few women said that some men in the family do try to help out; however, the disciplinary gaze of a gendered society can demand a husband to step back. This was put as:

When the problem of a man helping his wife with household arises, the family, his brother and sisters and other people around taunt him and look down upon him that "*tum joro ke ghulam ho* [translation: you are a slave to your wife]." The husbands face such criticism [PB15]

There were examples that the society restrained gender reversals, a participant said:

Our society doesn't have that. Over here, if a guy is working [at home], people will start gossiping about it and be "he is so sissy!" and "look at the guy! Probably the boy is so into his wife!" and all that. He will probably quit [helping] [PB4]

As will be discussed later, *habitus* can change, and men and women can perform overlapping chores. The three participants who were earning more than their spouse provided evidence to establish linkage between marriage-based and socio-cultural WFC. For example, a participant shared that her modest complaints against the unequal domestic division of labour sometimes transformed into serious arguments:

My husband and I have issues as I fight with him that both of us are coming from the bank but you are luxuriously stretching out while I am doing all the [domestic] work. But he does not listen to me... I have even shouted at him many times [SB4]

Later on, the participant shared that her husband had once ‘left’ the home, and after extended family intervention, returned – he was not a ‘good husband’. She admitted that her shouting at her husband clashed with the overall culture of Pakistan and Islamic teachings, but she clarified that when a woman’s salary is higher than her husband’s, as in her case, she can dare to break free and stand up for her rights. Indeed, economic capital can be a source of economic power (Bradley, 1999), and it can temper and redistribute power within the Pakistani household. Salary is negatively related to femininity (Powell and Greenhaus, 2010). Greater financial capital (salary) can lower femininity, but also, it can lead to a less disadvantaged position in the house (Seierstad, 2011).

Both socio-cultural WFC and marriage-based WFC appear to be related to economic abuse. The culture of Pakistan dictates that the wife should hand over her salary to her husband:

[My husband] tries to boss me, but I do not let him [laughter]. A woman acquires this superior feeling... “I am earning more than him. The entire [financial] burden is on me” [proud tone] I am speaking the truth! [Laughter] I think this is exactly what happens in Pakistan [i.e.,] women who earn more do not accept being bossed about [IB2]

This problematizes the general belief that Muslim women are extremely submissive to their husbands. This also aligns with existing secondary data on domestic violence in Pakistan in which economic abuse is associated with insufficient provision for the livelihood by the husbands, such as refusal to make financial contributions in the household expenditures (Ghouri and Abrar, 2010). The participant above takes pride and finds it laugh-able that she is the primary breadwinner of the family, at the same time, she is also defensive and justifies the rise in her power at home is from having greater financial capital than her husband.

The study obtained substantial evidence of the complexity of Pakistani family structures that cause WFC in terms of the influence of the interplay of gender, culture and class on family processes. Some parents-in-law in Pakistan seem to have a different set of values and traditional gender role ideologies, and because age is a source of power in the family, they can consider it their right to exercise their personal values on to the dual earner couple. Consequently, married couples in Pakistan seem to be increasingly moving away from joint-family systems into nuclear families as a stress reduction strategy. A participant's narrative below is an example of joint-family systems causing WFC for working women:

I have seen that joint-family system – *susraal* – has issues like “She does not give much time to the house, she does not cook, she does not do domestic work”, etc. By living separately, at least I do not have to listen to all of this [PB18]

Not only can the joint-family system in Pakistan dictate its gender ideology on the *bahu*, but these are also reflected in the daily way of life. Another participant shared the challenges she had to face because of her mother-in-law:

She is very dominant. If she says it is day then it is day... maybe because she got widow at a young age and did not spend much time with husband... I think she is jealous of me... When my husband cared for me, she forbid him... she used to say “Pregnancy is a normal thing. Let her work like a normal woman” ... She used to expect me to do all the domestic work as well... We had a maid but she fired her when I got married to her son, because *bahu* has arrived... these little things pinch you a lot... I used to cry a lot too. Life did not make sense... My husband used to suggest that I rest for an hour or so after returning from office, but she did not allow it [SB1]

In the words of Aidrus (2011), the participant's mother-in-law would be seen as the “villainous character stirring up trouble.” Other ways in which joint-family system was creating turmoil for the participant was “constant questioning”, “lack of privacy”, and “being compared to other family members” (Aidrus, 2011).

In contrast, there were cases of women, especially who had young children, who seemed to appreciate the role of joint-family system, and their absence was regarded as a major cause of WFC. An example of this is:

Currently, my in-laws are in England. There's nobody to take care of [my children] at home... when my mother-in-law was here, I used to be like in heaven. It was a lot easier ... I was relaxed that everything

would be done, the food will be ready... She's going to come back in August and I am really looking forward to that [PB10]

The contrasting narratives above show that joint-family system is paradoxical; it both facilitates and restricts working women. The next section continues with this discussion with a particular focus on caring responsibilities for the family members.

6.3.2 Caring and domestic responsibilities

This study substantiates existing evidence by arguing for a wider consideration of women's caring responsibilities in the Pakistani context, beyond the parents, childcare and motherhood mandates, to caring for in-laws.

Similar to the experiences of women outside Pakistan, childcare is predominantly seen as a woman's responsibility. Only three participants of the study had used formal paid childcare, and none of them were satisfied with the experience. In general, women relied on family members to help with childcare, which was not devoid of issues, and women felt guilty, stressed and dissatisfied with childcare arrangements within the family. This was particularly stressful for mothers when the child was sick. Married women in the study believed that they would be at least partly responsible for caring for in-laws and these responsibilities increased tensions in performing double shifts. Some women shared the complaints from their in-laws for not tending to their needs, for example:

My father-in-law is bed ridden. He is quite aged and sick. At night, he calls for us and says, "I hardly see you" [PB9]

While some women felt obliged to be a 'good daughter-in-law' (as a part of being a 'good woman') and had included caring for in-laws in their list of homemaker role, for example:

I ask my father-in-law, "What do you want to eat? Would you like to have some custard?"... I am the one who looks after him [WB2]

This performativity of gender roles is a response to the family expectations that a 'good daughter-in-law' tends to the needs of the elderly. Generally, it was felt that women were responsible for the care of in-laws, and this was sometimes reciprocal when the in-laws provided help in childcare; thus there is not only repetition but also reciprocity of norms based on gender and family (Butler, 1999). However, childcare was still viewed as a woman's domain. These were in addition to caring for a husband, who had a superior

position in the family and had great expectations from his wife, regardless of her professional status. Women seemed to feel burdened by the asymmetrical power relations between husband and wife when both were working. As a participant shared:

At 1:00 a.m., when I am asleep and he feels hungry, he wakes me up and says “I want something to eat right now.” This is how spoiled my husband is... this is the culture of entire Pakistan. There can be few exceptions but usually the husbands are like this [PB18]

Not only do women perform their roles as ‘good women’ but when men make such odd demands, they are also consciously or unconsciously performing their gender roles, and women feel forced to comply as per the societal norms (Jagger, 2008). Another participant said:

It is very difficult for a married woman to manage a job and her married life at the same time, especially in Pakistan... A husband expects his wife to take good care of him, serve him a royal breakfast, iron and tend to his clothes - everything that he needs to get ready for the office should be laid out for him at its proper place so he does not have to move a finger in the morning [PB15]

Women’s understanding of inequality included caring responsibilities and how the culture and society at large had high expectations of women, and these were not subsidised when women took up paid work outside the home. In essence, professional women felt their domestic performance was subject to judgment and scrutiny by the husband, in-laws and extended family system and there was no space of error in women’s family roles. There were constant reminders of women’s inferior, outsider positions in the husband’s family. A participant confided:

My husband prefers that I should tend to his every need and perform all chores related to him, not the maid... “Why did we take your hand in marriage and given you a place in our home? You are not a showpiece. The reason you are here is to look after us and our things” [PB15]

The majority of participants said that even when the husband tried to share the homemaker role, especially when the wife was earning more than the husband, the family members did not approve of it. There was disapproval from the woman’s *maika* [family by birth], for example:

Once my husband washed the toilet with me and my mother was very surprised... I was pregnant then... he used to serve me food in a tray... but *ammi* always disapproves “you ought to do your work yourself!”... you know how we give special protocol to the son-in-law in Pakistan [PB11]

The participant acknowledges that her mother was surprised to hear about her son-in-law helping in domestic chores, as this is rare in the Pakistani context. Her ‘well-meaning’ mother disapproves of this clash with the traditional gendered division of labour because she is concerned of its consequences. As shown later, many of the married participants in the study talked about experiencing marital conflict.

Reflections – Son-in-law Protocol

The attention given to sons-in-law in Pakistan is based in love as a family member, of course, but there are also elements of conscious protocol based on his power. It is assumed that giving love and respect to the son-in-law are means to increase wife’s status in *susraal*.

When my brother-in-law visits us, *ammi* leaves everything and prepares a feast for him. To keep the cost of the meal low, only some of the family members join the special guest at the dining table, and the absence of others is justified with “We just had our dinner.”

Similarly, the *susraal* [family by marriage] can also cast a disciplinary gaze on the husband and wife to sustain the gendered structure of the family:

When I was in the kitchen making tea... [my husband] would serve *nimco* and chips in the plates. My *saas* did not feel good about this. She used to keep calling at him and say, “Take rest.” He used to say that she also came home with me, if she is standing and working, I will also help her. At times, there were guests who said to him “Why are you going in the kitchen? If she is working, let her” [SB1]

There was also a consensus that the older generation had rigid gender values compared to the younger generation. For example, a participant shared:

My father doesn’t do much. He has the old mind set. He doesn’t like it. Even when my brother is doing it, he says “Why are you messing around?” He doesn’t appreciate it... He is like “This is not your job. Let somebody else manage it.” [PB4]

There were mixed views on sharing domestic responsibilities with the men in the family, while some participants’ families had rigid gendered division of domestic labour, others were gradually swaying towards less asymmetrical power dynamics. This was especially the case

when a male family member had lived abroad, the wife earned more than the husband, it was a nuclear family structure, or the family had a second generation of working women.

It was quite common across families to have hired women as domestic help, i.e., maids for domestic chores, but when the maids were away or not available, responsibility of performing the domestic chores returned to women, thus creating work-family tensions. For example, “When the maid is not there, then I have to do the cleaning, but otherwise I do not do it in routine” [IB2] “I do not do any domestic chores... [however,] when the maid does not come, I wash the dishes.” [IB1] “or my mother loses her temper pretty easily when they are not around... And then I have to lend a helping hand” [PB4]. Some women had to do without a maid because “we want a maid, but cannot find one” [SB1]. Domestic help in Pakistan is informal and vulnerable employment that does not come under a legal contract, so the disappearance and absence of maids is a routine occurrence. A participant shared:

My maids keep on changing, that is a problem everywhere in Pakistan but you are depending quite very much on them. Sometimes you get a good maid but sometimes you don't. When I don't have a good maid, that period is a little difficult [SB6]

The argument here is that when a maid is not available, the family still expects and demands the woman to maintain the same level of domestic performance. This pressure on women to be responsible for domestic responsibilities is exclusively particular to women, not to men, therefore, women are at the risk of being disadvantaged even if they hire paid help for domestic chores.

Additionally, being an only woman in the family can lead to increased pressure, as domestic responsibilities can only be generally shared among women. If in routine, other women in the family are performing specific tasks, and if one of them falls ill or gets married, or becomes unavailable for any reason, the entire responsibility can fall back on to one woman's shoulder as if she was not a full-time banker. A participant shared:

Mostly my mother helps a bit... but she has been paralyzed from the last two years and cannot move. .. I have to look after everything... I don't have a sister... *Bhabhi* is not cooperative... Even on the weekends, I have to do laundry and I am also expected to make special food on weekends [IB5]

Even when women were exempted from caring for the family members, they had internalised gender to the extent that they expressed guilt over it, for example:

I am not doing anything for my in-laws but they are always doing many things for me. I have never prepared breakfast for my parents-in-law and I have never done their laundry, although it is their right that I should serve them, but I do not [PB22]

Thus although there were differences across the intensity and types of caring responsibilities undertaken by professional women based on their family *habitus* and structures, there seemed to be a consensus of a caring mandate for professional women, which spread out from immediate family towards in-laws.

The narratives above have emphasised that although the intention of hiring paid domestic help so as to ease the performance of domestic responsibilities, their absence could be a source of WFC. These responses to the subject of woman's domestic role were predictable in line with the literature regarding the suppressed position of professional women in Pakistan.

6.4 Domain-unspecific causes of work-family conflict

The research provides evidence of women's social and professional disadvantages due to structural barriers and personal habits. In the scoping questionnaire results, half of the women respondents agreed that the women in Pakistan have a less advantageous position than men. However, this study does not consider women either as victims or as agents. The empirical evidence suggests that women construct and reconstruct their 'good woman' and 'ideal worker' identities; their identities are not static.

The role of personality traits in work-family experiences has been touched upon by Pakistani (Shaheen, 2003) as well as international researchers (Bruck and Allen, 2003; Blanch and Aluja, 2009). The most prominent aspect of women's *habitus* were their aspiration to become a 'good woman' who can 'turn the house into a home' (Samih, 2009) as per the society's definition. Many participants seemed to have ideals of gender egalitarianism in which men should be participating in cooking and cleaning, and even encouraged male family members to perform domestic chores. At the same time, there was a general tendency to have an illusion of two spheres with the belief that the sexes are vastly different and with women's primary role being the homemaker. This seemed to be produced in and within the family, as well as the workplace. For example, many participants' mothers emphasised that women's

cooking skills could improve their positions within the domestic sphere and actively encouraged their daughters (i.e., the participants of the study) to become ‘good women’. A single participant voiced her paradox:

If the maid does not come, I do wash the dishes, but not in the routine. I am very *nikammi* in homemaking [laughter] ... You know what, I don't feel proud of this thing, I resent it. Every morning I say to myself, "This is enough. Today onwards, I am going to learn cooking" but each day passes by in the same way... My brother and father are those typical brother and father who just give orders... No one will ever go into the kitchen. Dirty dishes will stay there for ten days, but they will not touch them... everyone just dictates, but if they are ever doing it, I always appreciate them, I never say "No please don't bother yourself with this, please step out of the kitchen" ... My mother does not say anything in particular to my brothers, but at the rare occasion when *abbu* steps into the kitchen, she gets upset "No, no! Please leave"... [but] they should do it. If we girls can step outside [the home] and take up a job, then men can also do household chores [IB1]

One of the participants who had worked in various departments across the bank listed many aspects of a woman's *habitus* that can stir up work-family tensions for working women, including educational background, interest, motivation, commitment, seriousness, time management, inner sincerity, selflessness, professionalism, dedication, conscientiousness, wholeheartedness, upbringing, emotionality, strength, tolerance, toughness, perfection, ambition, desire for motherhood, internalisation of gender, and self-content:

There must be a lot of women who work in banks; you will find differences in their backgrounds, in their interests and motivations... I won't say well-educated women will always give good performance... what determines a woman's performance is whether she is committed, serious with her profession and with it if she is able to balance her other responsibilities. Where she doing a job only for the income or material gain... you do have other roles in life but you have to be perfect in your duty too because in return of the salary from the organisation, what do you give to the organisation? ... [because] there is inner sincerity as well... Whether a female who is married or unmarried, if she has more of these qualities she will perform in the best way... it does happen that - after all - she is a woman, she is not able to manage time, because she obviously has family responsibilities... Allah has made them that way. She is more emotional, has more strength and tolerance... She is also tough. We usually say, "Women should not be problematic" or "They should not upset others in the *susraal*." This is how they are brought up, they get happy by keeping others happy. This is our family set up, which we need to carry on... A woman who desires to get married and becomes

a mother, it's not difficult for her. Yes she might get tired at times but she is still happy, but the one who does not do it wholeheartedly, she will look for an opportunity and say "I am leaving the children" or "I should take a divorce" or "I am finding this difficult"... I wouldn't say that if a woman is working double duty and not even getting equal salary [compared to men], then why isn't the male-doing the double job as well... This is a fact. And this is natural that you cannot claim to take the position of a man [PB20]

This long narrative shows that some participants hold women responsible for any work-family conflict. The structures can be erroneously perceived as free from any bias. The above participant thinks it is acceptable for women to perform double duties, be paid less than men, and despite her caring responsibilities, be "perfect". In essence, the *symbolic violence* here is so strong that the participant discards women's actions in changing their less-equal position than men. She thinks that women are "problematic" when they try to "claim to take the position of a man", that "Allah has made them that way" and our "family set up [must be] carried on". This provides evidence that a "super women" in the sample has internalised both gender and oppression, with the belief that any WFC experiences in her life are because of her own imperfection.

6.5 Conclusion

This chapter provided evidence of a number of causes of work-family conflict being experienced by the women working in banks in Pakistan. The causes in work-domain include gendered workplace within a patriarchal workplace where women's work performance is evaluated on competitive presenteeism; working hours are very long and there are no flexible working options or formal childcare facilities. On top of these, patriarchal structures in the banks seem to expect women to perform as male 'ideal worker', i.e., without any domestic or family responsibilities, and since women are under pressure to perform as 'good women' in the home, this creates work-family dilemmas for women. The causes in family-domain include gendered division of domestic labour and the co-existence of primacy of motherhood role with organisational requirement of 'ideal worker' role. Even when a family seems to accept and support a woman's breadwinner role, it does not necessarily exempt women from the full-time domestic role. Women seem to be in paradoxical situations where their ideologies of balanced power relations between men and women are not reflected in their practice. Also, responsibilities related to family extend beyond one's immediate family, and expand when women are married and living in a joint-family system, or do not have other

women to share the domestic chores with. Domestic roles are generally shared with temporary paid domestic help, called maids, but professional women may still be responsible for domestic chores. In the cases where the male members of the family do share the domestic chores, those who have lived abroad or are younger, then other members in the family or society can label such men, thus discouraging a step down from patriarchal values in the private sphere and reproducing disadvantages for women. Women also feel obligated to care for the parents-in-law and participate in the social events, just as the family members provide reliable childcare and support in performing domestic role. Women's own *habitus* is gendered, at least to some extent, as they regard WFC as natural yet manageable by women's personal values of dedication, time management, strength and inner sincerity; the general idea is that women can strategise to prevent WFC. Consequently, disadvantage for women is reproduced. Outside a woman's personal self, structural issues such as commuting from the bank to the home can also cause WFC, especially for women who are not economically advantaged and depend on public transport.

The next chapter discusses the consequences of WFC, emphasising the gendered processes and mechanisms to subjugate women's positions in work and family.

Chapter 7: Findings for consequences of work-family conflict

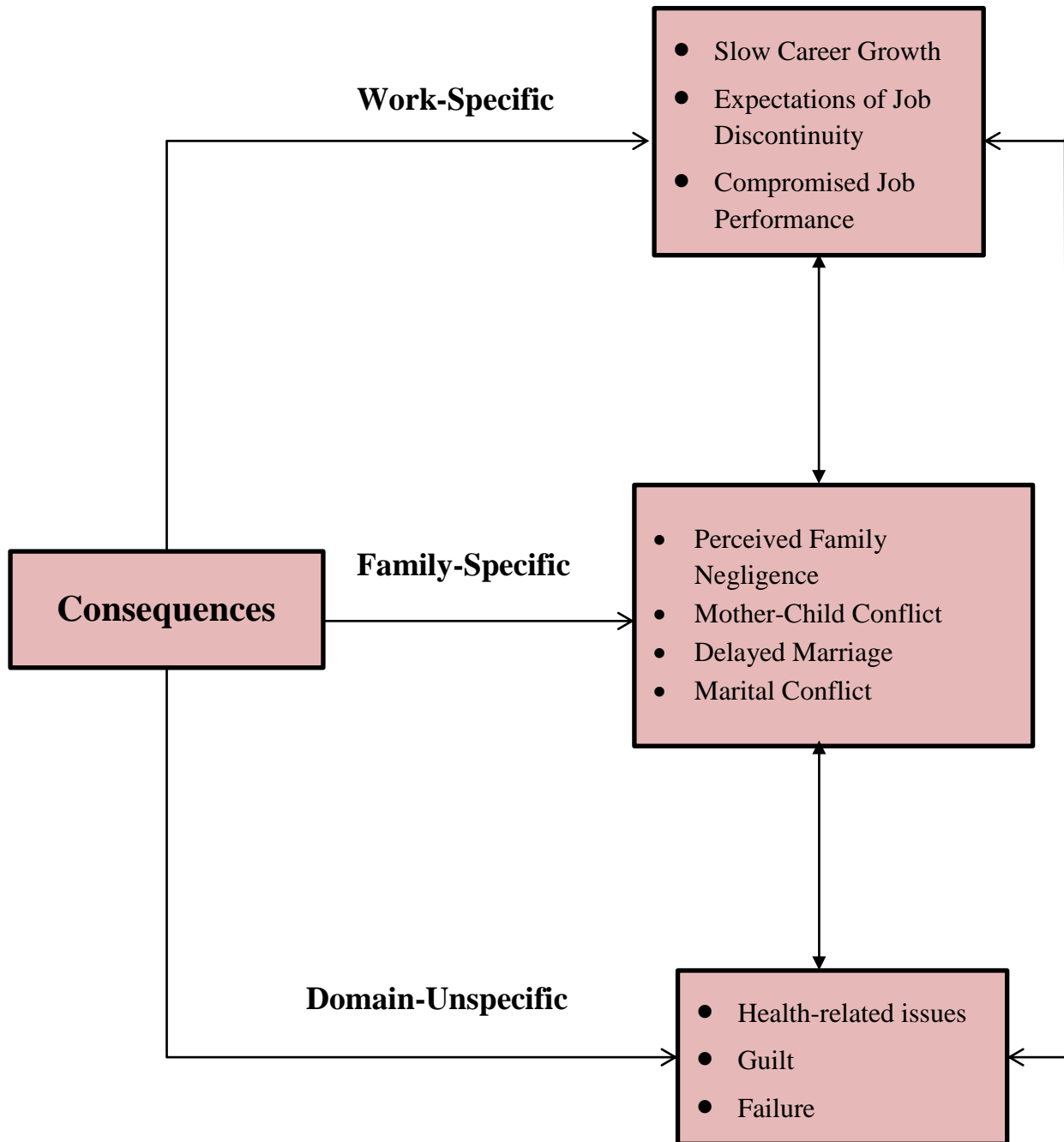
7.1 Introduction

Chapter 6 has laid the foundation for this chapter by highlighting some of the underlying causes of work-family conflict as well as its multiple dimensions. This chapter investigates the consequences of Work-Family Conflict (WFC) within the intersection of various social structures that control women. Uneven power relations in the workplace and the home have consequences for women's experiences of WFC. Similar to the typology used for analysing the causes of WFC, the consequences are also categorised as work-specific, family-specific and domain-unspecific/individual-specific (Bellavia and Frone, 2005). The work-specific consequences of WFC include slow career growth, expectations of job discontinuity and compromised job performance. For family-specific consequences, perceived family negligence, mother-child conflict, delayed marriage and marital conflict are discussed. Finally, the domain-unspecific consequences include health-related issues.

As shown in Figure 7.1 below, these categories are distinct; however there is a possibility of inclusion and accumulation, i.e., two or more (types of) consequences usually coexist. These consequences are also subject to change over different contexts, and when women become aware and resist the power relations, these consequences can be prevented or eliminated through effective coping strategies. Thus the consequences of WFC are not experienced in isolation from the causes or coping strategies, but are a constituent of the entire WFC experience.

Figure 7.1 An analytical framework for the consequences of work-family conflict

(Source: Author)



7.2 Work-specific consequences of work-family conflict

Women are disadvantaged because the organisational *habitus* requires them to compete with their male colleagues in late sittings and interact with male managers, which in turn damages their *izzat*. Therefore, in her struggle to be an ‘ideal worker’, a woman may automatically be destroying her image of a ‘good woman’. Due to the interplay of gender, culture and religion within the *habitus*, an average Pakistani working woman’s homemaker role dominates her breadwinner role, so a ‘good woman’ may give up her struggle to be an ‘ideal worker’, leading to slow career growth, expecting discontinuation of job and being labelled as an under-performer.

Generally, the women working in banks in Pakistan reported very little career planning and regarded banking as a job or a *nokri*, rather than a career, with little air of career ambitions. Overall, there was a feeling among single women that banking was a temporary job until marriage; while married women felt that paid employment was for financial purposes and a comparatively legitimate avenue of escape from *chardiwari*. The experiences of the majority of participants reflected gendered selves and gendered organisations.

7.2.1 Slow career growth

The power relations dynamic in the workplace (including the requirements for job performance, promotions and progression) re-create hierarchal structures and processes of sticky floors for women. While women’s expectations of promotions and growth varied, the major reasons for slow career growth included workplace issues around patriarchal structures, male chauvinistic interpretations of Islam, gendered workplace and *sifarish*. They also seemed to have internalised gender and accepted a gendered workplace. This was evident in their recognition of ‘benevolent’ organisational culture and practices that excluded women from undertaking certain assignments, climbing up the career ladders and working in certain locations. Even in the European context, the gendered structures define certain jobs as ‘friendly’ (Huws, 2006a). Women’s domestic responsibilities were a reason that certain jobs were seen as favourable (Samih, 2009). For example, their deliberate preference to take up women-friendly tasks in women-friendly departments, as a participant shared:

No such chances [of promotion] at least for the ladies... we are married; we have children... we cannot go for inspections, and we definitely cannot deal with the clients the way men can. So they do not

assign such tasks in the first place ... They grant us this relaxation, which obviously upsets our promotions [IB2]

Some women played the game of overt gender-based segregation that prevailed across the banks and consciously identified themselves as less capable of performing higher-level work roles, for example, a participant said:

I was appointed SSP [Special Services Provider] and they do not allow women at its top post... [because] the manager has to visit other branches... Of course, I can't do that and I don't want to... If I want a progressive career, I will have to change my department [IB8]

The participant had lowered her career aspirations to what she perceived as possible and available. As Bourdieu (1977) put it, she seemed to “refuse what is anyway refused.” As per the *strategy generating principle* of her *habitus*, she had acquired feel of the game and had understood that a change in the department was required to progress in career (Bourdieu and Passeron, 1977).

The symbolic domination was so effective that it was considered legitimate (Bourdieu, 1990), as some participants expressed appreciation for these relaxations and ‘favours’. Subsequently, they accepted slow career growth as a price for these relaxations. This acceptance of gender separation points to *symbolic violence* (Hunter, 2004).

The societal and organisational structures foster a higher support for women's professional interaction with their own sex, as compared to working in a mixed environment. As discussed before, women working in banks have overcome the first challenge of stepping out of the first *chardiwari* and *do* interact with the *na-mehram* colleagues and clients within the bank premises in the routine. However, they express discomfort at the idea of interacting with men outside the four walls of the bank's premises, i.e., the second *chardiwari*. Almost all women reported experiences of this second *chardiwari*, which reflects the interplay of gender with culture, religion and class. This replicates control mechanisms. It was another *Syeda* who built upon her ethnic identity to share her regret, which for her was also seemed as a matter of catharsis:

In [my former bank], I was working in the Audit [Department]... I got a very good offer, but it involved travelling out-of-station for girls too, so my parents did not allow me to accept it... That was the end. I am myself a coward in such matters... initially I had said, *acha chalo*, I'll discuss [with the bank] and try to convince them for up to one-day travelling; that there should not be overnight stays... but they could

not guarantee it... so I declined... *bass*... whatever I have is the blessing of Allah. I am surviving [IB1]

Women's individual *habitus* dictates acceptance of leaving house to go to the bank but hesitation to leave the bank to visit the field. As such, women's *habitus* restricts them from taking up assignments that involve overnight stays, field visits or extensive dealing with *na-mehram* clients, and therefore women experienced contextual emotional labour in the trade-offs between such tasks (that involved stepping out of the second *chardiwari* or interacting with men) and their intersectional (gender-, religious- and class-specific) identities (Syed and Ali, 2013). Because the participant's family did not support her desire, she had to forego the opportunity and then gave in by blaming herself to be a 'coward'.

Not all women resist such power domination from the work and family spheres. In essence, these power relationship structures seem to have been accepted and legitimised by women. They participated in this *symbolic violence* against their own gender by legitimising it on the grounds of their identity of being a 'good woman'. Ironically, some participants talked of these work-specific sacrifices as if these were achievements. They talked of their struggles with pride as if trying to prove how much of a 'good woman' they were. However, some participants repented and felt discriminated against based on their gender and class. For example, a Christian woman had gone to Karachi to start her banking career and undergone many promotions immediately after her training, but when the moment of decision came for permanent posting in Karachi, she had been forced to return to her hometown Lahore:

Our career is brighter in Karachi Head Office... but my family was like "*if they are posting you there, you better resign*"... In Karachi, the grading is of higher level [in terms of] the promotions and incentives... it is just not the same here [in this city] [SB7]

As discussed earlier, the decisions for a single woman in Pakistan are taken by her parents; and for a married woman, by her husband and in-laws (Ali *et al.*, 2011b). A daughter may be forced to sacrifice her own dreams in accordance with her *habitus* to be a *good* daughter. This domination of parents extends beyond the decisions related to education and jobs, to marriage and travel. The parents' opposition to their daughter being posted in another city for work-specific reasons can be explained by the invisible double *chardiwari* as well as the intersectionality of gender, culture and class: a *shareef*, working class woman in Pakistani society must maintain her modesty, which might be at stake if she migrates to another city for work-specific reasons. Conversely, women's migration to other cities for marriage fits in with

the ideals of a 'good woman' and is common in Pakistani society. In contrast to the other women who may accept their parent's decision like "good daughters", the participant above was still in a dilemma between the two conflicting notions of a good daughter versus an ambitious worker.

While some women face glass ceilings in specific departments, these could be broken with *sifarish*. Inadequate *symbolic social capital* reinforced gender-based subordination in the workplace. One participant had acquired two relevant diplomas in her struggle to break through the glass ceiling that was rooted in gender and *sifarish*:

If I continue in this field... I think I shall progress because I work very hard... but I do not have references at the higher [administrative] levels so I have never been promoted. [PB13]

This resonates with empirical studies in the banking sector of other countries such as Turkey in which staff have been subjectively promoted on the basis of networking and personal relationship with the senior management (Woodward and Özbilgin, 1999). Such glass walls that exclude women from being posted in undesirable locations can actually be perceived as favourable by women. The coexistence of glass ceilings and glass walls for professional women is interlinked with their preferences of a *suitable* job within the bank, i.e., that does not require an 'ideal worker'. The glass walls may exclude women, in general, from being posted in certain areas, which might not be the case for their male colleagues (Amos-Wilson, 1999).

With reference to slow career growth, the participants also expressed awareness of the male-domination at the macro level and how these contextual influences shape their lived experiences at the level of the self (Layder, 1993). For example, a participant complained:

Men dominate everywhere... I work really hard, but when it is the time to award increments, the bank administration always rewards the male employee... I don't think it is right! [IB7]

This discrimination against women is possibly related less to their qualifications and more to the patriarchal nature of the wider Pakistani society and the labour market (Khan, 1989; Mirza and Jabeen, 2011) that considers even a professional woman as primary homemaker, and thus having no need for career progression. Within the organisation, the recruiters may be reluctant to invest in women because of the negative gender stereotypes, including expected

maternity leave and refusal to work late-hours (Asghar *et al.*, 2009). Stereotypes against the additional responsibilities associated with marriage and children are hidden barriers to promotions (Zaman and Zulfiqar, 2005).

The slow career growth for women may be fuelled by the lack of further education. Late sittings at the bank make it difficult for women to undertake additional professional diplomas or training and development opportunities. Many women shared how the patriarchal structures in work and family settings repressed their desire to undertake professional courses or banking diplomas for career development; and confessed to their inability to juggle a job, marital responsibilities and further education. Examples include “I tried to do MBA. But my family circumstances were not conducive enough that I could fully devote myself to it: it was not possible to juggle three things” [IB5]; and “I tried, but I couldn’t manage... the routine of the job was so hectic” [IB3]. A participant who had her child “two or three days” after her MBA exams talked about the lack of support structures and mechanisms at the bank:

When I joined MBA, I was in [another] branch. My manager used to say “You have children! What are you getting yourself into? You can’t do it! You have wasted your money!” ... My manager’s statement was a challenge for me! It was very tough... All night I used to study, then worked in the morning, then attended classes in the evening [PB9]

Women can face “care penalty” for taking time off work for family roles, and this can be experienced, to varying degrees, by mothers across various classes (Dodson, 2013). Assertiveness can be a cultural prerequisite for managerial women’s rapid advancement in the formal private sector of Pakistan (Arifeen, 2012) and illustrates the intersectional dynamics of gender in work-family experiences of women even in the UK, Canada and USA (Powell, 2010; Kohlman and Krieg, 2013). A participant who had just registered for a developmental course specific to her department shared her doubts frankly:

I don’t know whether I will pass or fail [laughter]... Do remember me in your prayers [PB10]

The constrained choices faced by the professional women in pursuing further education for career development reinforce the glass ceilings in the gendered workplace. Her request for my prayers is in accordance with the Islamic practices (Kassam, 2010) and the cultural norms of seeking the prayers from family, friends, society members and even religious figures to cope with difficult times.

The findings from the questionnaire complement the findings from the interviews. A total of 280 respondents working in banks answered the question “Are you working in only banking, or do you have another part-time job along with banking (e.g. teaching, studying, consultation, etc.)?” Each of the seven women who said they were undertaking additional jobs (or studies) along with their banking jobs were single, separated or engaged. The interplay between marital status and gender indicates that married women may face severe obstacles in career progression. Even in the banking sector outside Pakistan, such as Sweden, this intersectionality of marital status and gender for working-class women is embedded in the gendered and patriarchal societal structures and perceptions which together contribute to women’s slow career growth (Acker, 1994).

At least two participants did express optimism about their career growth. One participant simply relied on optimism for her career growth “hope and then you will get it” [WB4]. Existing literature supports a positive relationship between optimism and work-family enrichment (Aryee *et al.*, 2005; Dyson-Washington, 2006) but support for the effect of optimism on WFC has not yet received evidence in the literature.

Another reason for slow career growth highlighted by participants was bias with respect to having face-time in the workplace. Since the organisational culture generally holds that “a late-sitter is a good performer!” [PB15], women find it difficult to stay late and thus struggle to establish themselves as ‘ideal workers’. As the organisational culture generally defines employee performance on the basis of late sittings, this can translate into lack of promotions (as discussed earlier as a work-specific antecedent of WFC).

Even when women exhibit self-awareness of the unfair policies of promotion, this is often attributed to fate. This can be explained in the national cultural dimension of fatalism, which has been often related to religion in particular, and identified as the general attitude in the cultural context of Pakistan (Kayani *et al.*, 2012). Women may be born or married into a family with a particular socio-economic profile and religion, thus ascribed to their gender; and face difficulty in transgressing from their ascribed class or religion. However, women can be encouraged to break out of their reliance on fate and use their agency in making career-related decisions (Gerson, 1986). An older participant voiced these dynamics:

I joined [the bank] in 1997. It’s been 15 years. And in this period I got only one promotion... I don’t know... I am getting the *rizq* [Allah

has] prescribed for me. It is a matter of fate. No doubt, I have improved a lot: I have given commendable performances and pursued further education as well [but to no avail]. Sometimes I feel so worn-out that what have I gained in 15 years? Nothing! ... This makes me want to resign [PB9]

The above narrative reflects the anxiety and helplessness working women live with. While the societal and organisational structures are biased against women, especially women who are married and are without *sifarish*, the participants complained more against the unfair environment and policies of the bank, rather than the family. Not only do women remain quite invisible in the top hierarchal levels of the Pakistani labour market, but having women in the top management can actually turn off the investors (Mirza *et al.*, 2012a). A participant tried to voice the concerns of all working women:

I am dedicated to my job... I even do late-sittings! ... I have so much experience... But I have not had any promotions... The culture is to be blamed. They do not take into account the talent or calibre of a person, particularly for the females... they don't allow women to be promoted... If you look at the entire chain of this [Islamic] Bank, according to the grapevine, there is only one female branch manager, and the reason she exists is that her husband works at a senior post in the same bank. There is no policy for women's growth... I am trying to say that you should highlight this issue in your research [IB11]

The participants' expressed awareness of gender consciousness as well as class consciousness when they talked about the patriarchal and gendered workplace and societal structures that prohibited rapid career growth. This is similar to existing empirical research, for example, working women from ethnic minority backgrounds in the UK context (Forson, 2007). However, this study identifies differences within the group of women across banks. Women in the Islamic bank attributed the glass ceilings and glass walls within their Islamised organisational culture. In the private bank, women regarded their slow career growth as an organisational policy, and emphasized on *sifarish* for career advancement. Conversely, women in the Central state bank as well as women-dominated bank could not voice particular reasons for their slow career growth and expressed their inability in understanding the organisational policies.

The next section discusses how women's experiences of slow career growth can compel them to think about curtailing their careers as reasonableness or constrained choices.

7.2.2 Expectations of job discontinuity

The overall impression from the interviews was that women considered their family to be more important than their job. They were very clear that if they ever had to choose between their family and work, their decision would always be their family. This salience of family-role helps to explain the pull of caregiving responsibilities and family obligations that can push women out of the banking profession in situations of high WFC (e.g. Syed, 2008).

One of the respondents in the online questionnaire left an open-ended comment about her experiences of terminating her career due to caring responsibilities. As it was originally written in English, it is presented here in its original form:

I worked in [a private] bank for four years. My mother got a leg fracture so I had to resign from the bank. *Karna para* [I had to]. During the time I looked after my mother, I learnt a lot about life. My analysis is that women must definitely do job and they should bravely face all the critical circumstances. I belong to such a family where women are discouraged to do jobs, especially in banks, so I have to face many problems, sometimes even from my relatives. But my parents are very cooperative and encouraging – whatever I am today is because of their support [Anonymous]

The participant considered it obligatory, rather than a choice, for a woman working in a bank to leave her career due to caring responsibilities, and then considered it exceptional/lucky, rather than the norm/natural, to resume her banking career.

The semi-structured, face-to-face interviews provided the opportunity for further probing into career uncertainty. The narratives of almost all participants implied that a recurring reason for a pessimist outlook on career growth is the invisibility of women in the top management. This resonates with the existing findings that women working in banks in Pakistan cultivate low expectations from themselves (Mirza and Jabeen, 2011). A woman expressed her uncertainty:

Before my marriage, I got an opportunity to switch to another bank but I did not consider it because of the uncertainty regarding continuation of career after marriage... [IB11]

Not all women use their agency to challenge the sacrifices expected of a working women upon marriage, whether related to career or industry, thereby accepting this *symbolic violence* on their gender:

In our society, being a woman you cannot say with certainty that I will definitely continue working. Sometimes you are forced to quit the job upon marriage... I don't think I will be allowed to continue in banking [SB7]

Women's *habitus* encourages them to focus on marriage and starting families, and therefore, make it difficult for them to envision a continual career (Damaske, 2011). It was 'unthinkable' (Bourdieu, 1977). Some women may misperceive this as benevolent because, in their minds, the bank culture of long working hours does not facilitate the fulfilment of their primary homemaker role. A woman shared:

Currently I am single... I have left for my home, a lot of times, at 11 in the evening... But when I am married... after having children, will my husband tolerate this? No. I guess I'll have to quit [PB4]

Primarily due to patriarchal articulation in the culture of Pakistan, when work-family pressures "play out against each other in a complex dance" (Huws, 2010, p.519), women may be convinced to leave their job upon marriage (Naqvi and Shahnaz, 2002). Women seem not only to accept such discriminatory practices but by agreeing to curtail their banking jobs upon marriage, they also actively participate in it. This may be to preserve their rigid maternal role within the family which is paradoxical to their otherwise egalitarian gender role orientation (Kohlman and Krieg, 2013). Women outside Pakistan may also have similar experiences of intersectionality influences and structural constraints that push them out of the labour force (Landivar, 2013).

One of the participants had separated from her husband and was performing double role of mother and father, homemaker and breadwinner. She said she was facing social rejection due to the stigma attached with separation and had re-joined the bank to acquire *economic capital* for survival. Her experience of the banking job was not favourable and she wished to leave the bank, but her choices were constrained:

I had thought I would leave my job after my marriage but cancelled my plan because [my husband] did not have a stable job... I was the only working woman in the family... my in-laws created a mess [because they] expected me to do domestic work like a domestic woman but I returned home at 7 p.m. - how could I?... he behaved odd, staying out all nights... whatever I was earning from the bank was going into my husband's pocket. He owned it all... My children were getting neither my time nor my money... So I decided "Why am I destroying my children's lives?" And I just left the job... We

managed for one year, but then he left us again... I have been through tough times and I have restarted a career after a gap of four years. I had to face a lot of criticism from my colleagues... Sometimes I think of moving to [another] sector... or migrating [to another country]... it is not as if I have loads of options... every day, I think of leaving this job, but how can I? [IB11]

The participant had gone through waves of resistance and submission to the power relations, both accepted and challenged common sense assumptions. In the background to her struggle to survive and fulfil her maternal role and responsibilities along with being the primary breadwinner of her family, her career growth is depressing because of the gendered culture of her workplace, including glass ceilings and the macro level invisibility of women at the top levels in that Islamic bank. Her story may be considered exceptional on the grounds of her being a single parent in Pakistan; however, many aspects of her WFC experiences were echoed by other women working in banks, as discussed throughout the findings.

In the wider context of Pakistan, national policies can have contradictory implications which can further lower the position of women in the process of ‘protecting’ them (Pio and Syed, 2013). Similarly, the unfair promotional policies of a bank can restrict the women from continuing with the job until the completion of the bond. For example, the management trainees may be required to fulfil a bond - serve the bank for a minimum period of two years- despite their negative experiences of the subjective promotion policies:

May be I will switch this job ... [because of] the political grading system. Recently [in the Annual Performance Report] I wasn't given the grade I deserved against my outstanding performance. I was a bit disappointed. I was thinking of leaving this job. But I have to serve until the bond expires [SB7]

Due to their socio-economic position, women may not have enough *economic capital* to repay the bank, and therefore, continue their job until the completion of the contractual period. A participant had surrendered to her in-law's decision of terminating her banking job, but succeeded in negotiating to complete the remaining six months of her contract with the bank:

I just got engaged yesterday... I might get married next year... My in-laws want me to resign as they do not think banking job is appropriate from Islamic point of view... *halal-haram* issue [IB8]

Many Muslims regard conventional banking as *haram* as it is an interest based system. Ironically, this participant was working in an Islamic bank which is viewed as *halal*; still the in-laws used Islam as an excuse to push her out of her banking job. This relates to the rising literature by Islamic feminists that there is not one, but many Islams; and that the Islamic texts have been misinterpreted to give a secondary status to women (Moghissi, 2007; Zia, 2009; Pio and Syed, 2013).

In contrast to other participants above who had left (and resumed), or were doubtful of being forced to leave their banking jobs, other participants whose WFC experiences were less miserable were still inclined to quit. There were also cases of being ‘pushed out’ of the profession rather than opting out (Kohlman and Krieg, 2013). For example, a participant said:

I have never seen a future for myself in the banking sector... If I get a better opportunity, I will quit banking for good [PB14]

The case of women-dominated bank was in sharp contrast to the above findings where women were at a more advantageous position as compared to men. This had been established to cater to the needs of women customers, and due to the large man-woman distance in the public arenas in Pakistan, almost all of its employees and middle-management were women. The woman branch manager of the bank shared that it was actually difficult for men to have progressive careers in the women-dominated bank:

May be somewhere the manager can be a male but it is very rare - and they usually quit the job very early, perhaps because women do not let them work [laughter]. Once, we had a male manager in [another city] but he also quit [WB1]

This narrative is particularly encouraging and indicates that women may unite in their oppression, and depending on the context and setting, use their agency to gain and sustain their power and position in the workplace.

7.2.3 Compromised job performance

In the wider context of labour market, employers’ perception of women’s competency drops when they have children, and women seem to conform to such stereotypes by seeing lower productivity at work as a choice to cope with work-family tensions (Fothergill and Feltey, 2003). As discussed in the last chapter, women working in banks in Pakistan shared experiences of Work Interference with Family more than Family Interference with Work.

Generally, women were of the opinion that once they physically arrived at the bank, they tried not to let their family affect their performance at work. A participant put it as:

My daughter is at home today. She is taking a day off. I really felt like staying at home and spending time with her, but *nokri ki tay nakhray ki* [a beggar has no choice]... As a human being you get emotional and it is natural. But we have to come to the bank and act normal and start doing the work [WB1]

Although this participant was a branch manager, and arguably more powerful than the women working at lower positions in the bank; she shared in other women's struggle to take a day off to fulfil her maternal role. She described getting 'emotional' at family roles as a 'natural' phenomenon. Conversely, she had to act 'normal', which might refer to projecting the managerial image of control and professionalism as per the demands of her job. As such, her power and positionality fluctuated across the motherhood/professional status, and she had to make adjustment to her *habitus* to adapt to the requirements of the *field* (Bourdieu, 1998).

Even women at different hierarchal positions confessed to making compromises to the job performance due to family roles, for example:

I am one person: but on one side is my family and on the other side is my work. Obviously if there is some issue going on in my family then it will affect my work. I won't be able to work that efficiently as compared to when I was more relaxed... even though I don't take much stress, but still, my work gets affected about 20 to 30 percent [IB4]

One of the participants who had previously worked in Karachi complained that the organisational culture in Lahore was not a favourable judge of an employee's performance. She felt inclined to not perform well because her branch manager judged her performance by her punctuality in the morning, disregarded her family issues that caused her to arrive late in the morning. She had tried to compensate by sitting until late in the office, but was still labelled as an *irregular* employee. Due to her *habitus*, she could not confront the manager and remained silent, but *chose* not to perform well:

Overall, there is high professionalism in Karachi. Petty issues are not important to them... They are hard core bankers... but here? No way! ... [for example] If I am leaving [bank] at 11:00 p.m., it doesn't bother them, but if I arrive at 09:02 a.m., a fuss is created! ... I have been frequently called to the BM's office because I am not regular... The quality of my work is not considered ... If he appreciates, I'll perform

even better. If he bullshits with me, I will draw a line and I will rebel.
You can't make me perform! [PB4]

The above participant's experience in Karachi had given her awareness of her rights as an employee so she had devised a way to undermine her own performance in specific areas that could not be traced down to her, thereby strategising to mitigate unfairness. Although the correct term to be used here is *punctual*, but her organisational *habitus* regarded an unpunctual employee as an *irregular* employee. The word 'bullshit' was originally used by the participant and possibly refers to the absurdity of her performance being equated by her punctuality. Only exceptional women can have this courage to rebel. The majority of women were suffering in silence and actively tried to fight any thoughts of family that might affect their performance:

My mind keeps wandering... I am unable to concentrate on my work properly... when there is a function at the home and you have to be in the office even then it happens. I feel like quickly wrapping up the work and going home [PB18]

How they felt did not always translate into action: they might want to go home, but the organisational structures might not be facilitating. The biggest fear among women, especially those working in the Cash Department, was making a mistake in counting money and then facing the terrible consequences of paying the residual amount to the bank out of their own salaries:

When my youngest son was sick, my mind would wander to him that he is not well and that he needs me. These thoughts rotate in your mind and pressurise you that my child needs me [at home] and I am here [in the bank]. I get worried whether anyone has given him his medicines or not, whether someone has fed him or not. In this way, your mind gets distracted... It [i.e., a mistake] did happen once... It is a very hectic job... Normally we try to do it carefully because we know that if we make mistakes then we have to pay the differential from my own pocket [WB5]

Such irony of losing one's financial capital in pursuit to gain it may only be applicable for women working in Cash Departments.

Because the notion of *purdah* in their *habitus* dictates the characteristics of submissiveness, low voice, lowered eyes, distance from men etc., women did not feel comfortable making frequent visits to the Branch Manager's (BM) office, announcing their achievements, or

indulging in other ‘manly’ ways of office politics to prove their job performance. Their experiences emphasised that the banking field was structured to discriminate against working women who tried to prove their *performance*:

In my former branch, my BM had given me total authority. I was second to him [in practice] even though I was not second to him [officially]... because with the passage of time, I had earned his trust and confidence... but I also had to face a lot of taunts from the colleagues “haan, tum tu favourite ho [translation: yeah, you are his pet]”... But our society perceives this [women’s interaction with men] negatively as affairs. Scandalisation [IB3]

A woman can decide not to play the game to avoid scandals or being labelled as the boss’s pet as both destroy the image of a ‘good woman’. Instead, she can keep her distance from the male managers to preserve her *izzat*, but this is at the cost of being perceived as under-performers. The participant above had been scandalised, transferred to another branch, and due to her damaged reputation, she was experiencing problems of late marriage, although at the time of the interview, she was two months short of 27 years and said that the society considered her to be past the appropriate age for a woman to be married. Another participant explained why she thought she was unable to be an ‘ideal worker’:

You have to be in the good books of the boss; you have to sweet talk to your boss; you have to do late sittings, and I am unable to do that to a large extent [PB18]

In the Pakistani context, single women may face more sexual harassment than married women, as marriage generally raises the position of women in the family and in the society (Winkvist and Akhtar, 2000). WFC can also affect job performance in other ways, for example, as discussed earlier, the definition of job performance itself was a challenge for women who wanted to limit their interaction with the male BMs in the light of notion of *pardah* and *izzat*. However, it can also be a consequence of WFC, as a participant said:

Normally what happens is that the person who grabs more attention gets promoted. If you keep seated silently, no one will notice you. When you blow your trumpet that you have too much work: I have done this and I have done that; then your performance will be noted. [IB2]

As such, the performance and commitment of a working woman may be evaluated on the basis of her presence in the workplace (McDonald *et al.*, 2013) which can contrast with her

identity of a family-oriented woman. Women who resist the power domination and do not submit to the procedures to become an 'ideal worker' can be deprived of organisational benefits.

The family-specific consequences of work-family tensions are discussed below.

7.3 Family-specific consequences of work-family conflict

Despite their unique experiences, all participants hold a consensus that being a 'good mother' is more important than being a 'good worker', and that they must pursue paid employment to financially provide for the family at the cost of foregoing some childcare responsibilities and they stressed the connection between paid employment and financial independence (Damasko, 2011). The dilemma is that both of the above are essentially conflicting constructs of their notion of motherhood, and therefore, working mothers inevitably experience this conflict between work and family roles (Stone, 2007; Gurney, 2010).

7.3.1 Perceived family negligence

The family context of these women has given an overview of how single women reside with their parents, and upon marriage, they usually migrate to their husband's home. It has also highlighted the different types of family systems functioning in Pakistan, all characterised by mutual support and a hierarchy based on gender and age (from older man being the most powerful and the youngest woman being the least powerful). The family-specific consequences of WFC for younger, single women who were working in banks tend to be concentrated to their siblings and parents. The effect of a woman's WFC on her siblings is not supported in the literature, possibly because the majority of the literature is focused in Western individualistic countries. Pakistan, on the other hand, is high on collectivism (Khilji, 2001; Islam, 2004; Routamaa and Hautala, 2008) and family relations are generally very strong. Due to very long working hours, women may feel detached from their family members. Many participants confessed their guilt for not being a 'good sister', for example:

We are not able to give enough time to our family. My younger sister is also [studying] in business field... But often when she wants to have a discussion with me, I am so tired that I exclaim "Enough!" Although sometimes when she urgently needs help, I do help her as much as I can. But I can't help her the way I would have if I had been at home [SB7]

Similar, another participant shared that she could not give proper time to her sister who visited the family only during holidays:

For them, yes, I am useless. That is what my sister actually called me yesterday, “You know what? You are useless for me! No point in having a sister like you.” [PB4]

While such complaints were quite prevalent from the sisters, the professional status of the sisters also made a difference, as a participant explained:

It is not as if my family does not want me to work at all, as my one sister is a doctor and the other is a school principal. It is about timings. As bank timings are very odd so they do not like it... even my sisters keep complaining that they do not like my job and I am not giving them time [PB13]

Clearly, banking is regarded as an unconventional job for women not only by men, but also by women working in the conventional careers.

Reflections – Blood relations intimacy

Until our secondary school, our father taught us each evening. He would help us with our homework and make us revise whatever we had been taught in the school. My mother would be busy in domestic chores. In higher classes, the elder siblings started tutoring the younger siblings. My two elder sisters, who studied medicine five years apart, studied together. Being the youngest, I often had to role-play as a patient and let them both practice their health-checks on me. In return for these little favours, I could share their cosmetics and dresses, and accompany them to shopping.

Even after I had come to the UK, my elder brother, who teaches Sociology at a University in Pakistan, has to be available on the phone if I need his help with some sociology-related concept. Even after *baji* got married and moved to her husband’s house, she is obligated to help us out when we get sick. These norms of helping each other are mostly from older to younger, but also based on gender. For example, our brothers had to bring in the electrician, plumber, gardener, driver etc. and drive us around the city for shopping. As such, we may feel obligated to help out each other. If someone refuses to help out because of their busy schedules, it leads to inter-sibling tension and temporary pledges of never returning any help, which may be broken when other family members (the influential siblings, parents or extended family members) get involved and encourage the upset siblings to let go of the grudge and make up.

Married women also expressed concerns about the gradual detachment from their family members. Women shared feelings of detachment or distance from the family members e.g. “family starts getting far from you due to the job” [IB11], and worries over the breakdown of kinship ties due to their inability to spend sufficient time with their family members, and therefore, falling short of participation. A woman explained:

Sometimes by the time you reach home, you are so exhausted! You don't feel like talking to anyone at all. But we have to do it. Because they [i.e., family members] have no stake in how tired you are [WB5]

As such, a woman may be the only banker in her family and feel that her family is not interested in her profession or work-specific experiences. She may feel obligated to keep her problems to herself within her values of being silent and submissive, and therefore, feeling isolated and detached. This can be particularly disturbing in the context of Pakistan because the overall culture is quite collectivistic and the social networks are strong.

Both the collectivistic culture of Pakistan and Islamic teachings direct a woman (or a man) to look after her (his) parents, especially when they are sick. A participant shared her regret of not taking enough care of her father who was in the hospital undergoing treatment for cancer:

Now my Papa is really sick but even when he was at home I used to feel that I wasn't able to give him time. It is late by the time I reach home, and then I am so tired... I do not feel like talking at all; I just need some peace and quiet [PB5]

Unlike the structures of hospitals in the U.K., the hospitals in Pakistan allow and encourage family members to stay with the patient within the hospital premises, usually even in the same room as the patient. In such cases, the daughter (participant) felt the need to spend more time with her father in the hospital; however, the bank timings restricted her. Another participant explained that societal and family obligations require a daughter to be particular about caring for her parents:

Our parents are in that age now that they need someone to look after them. Especially if it is a daughter. They expect "she should come and sit with us, she should help us out" ... Sometimes it happens that one gets so mentally disheartened... a few days ago, I was so fed up, and I was not willing to come here [IB3]

In the Pakistani context, the phrase "mentally disheartened" may refer to feelings of mental exhaustion and discouragement. Working women may be riding the seesaw of homemaker and breadwinner roles, with both roles competing against each other for time, energy and behaviour (discussed earlier). Failure to fulfil these obligations of a daughter can lead to members of the social network reminding her to leave her job, and that her family role should remain significant:

My mother feels it... she complains that I have become too much bank-oriented... she does not like it [PB13]

These may lead to some women quitting their careers to conform to their image of being a 'good daughter'. In some cases, women may themselves feel guilt-conscious of not being 'good', as a participant shared:

I definitely feel that I cannot fulfil my role and participate properly at many family occasions because I am in the bank... [Sometimes when I reach home] my mother gives me updates of the events and I can see she had spent the day in extreme depression... But I had not been by her side [IB11]

The above narratives of single women contradict the general belief that only married have work-family conflict. As presented above, single women can also feel conflict between their work and family roles towards family members, i.e., sister, father or mother.

Contrary to the general assumption that Pakistani women spend most of their entire lives in the kitchen, the participants of the study revealed interesting aspects of their homemaking role, some of which would be not be necessarily experienced by their Western counterparts. For example, a *Syeda* who worked in an Islamic bank and wore an *abaya* had a Western life that did not conform to her Islamic image:

I am a very *nikammi* kind of girl. I don't do anything [at home]. My mother herself makes my breakfast, packs my lunch ... It is just that my mother keeps chanting that that I should learn some *ghar ka kaam* [domestic chores] because this is what they will see. They will not just see your job [IB1]

In this context, "they" refers to the suitors whose criterion of a wife generally includes homemaking skills. She was reminded by her mother that job-related success may not impress the suitors.

The married women usually migrate to their husband's home and live in a different family structure consisting of in-laws, so their family-specific consequences can be extensive:

When I reach home, my mother-in-law is expecting me to give her time... I am so tired that I can't and I do feel guilty... These days, it is particularly bit difficult because my father-in-law is bed-ridden. He is quiet aged and sick. He complains, "You don't even show me your

face”... In *susraal*, it is not about ego. It’s about time restrictions.
How can we manage? [PB9]

Such experiences of multiple demands from the large number of members in the family and the subsequent inter-role conflict between being a ‘good wife’, a ‘good mother’, and a ‘good daughter-in-law’ can lead to severe depression among the professional women in Pakistan (Kazi *et al.*, 2006). Conversely, the demands from *susraal* can persist despite a woman’s paid employment, which is why some women regard work as an avenue of escape from home.

7.3.2 Mother-child Conflict

The institution of motherhood is particularly embedded in the culture of Pakistan, as well as the broader South Asian context. All the women interviewed in this research held great consensus that their jobs affected, or could affect, their maternal performance. They also agreed that making sacrifices is an essential part a woman’s life despite her professional role.

For the purpose of discussion, the participants of the study have been classified into four groups. The first group consisted of single women who were thinking of quitting their jobs in future, when they would have children. These women regarded their job as temporary and were uncertain about a future career. The second group consisted of two older mothers whose children were school-going. These women were close to retirement and regretted not bringing up their children properly. They regarded banking as a very un-suitable profession for women and actively discouraged younger women from entering banking field. An example is:

People do not believe that I have been doing a job for the last 28 years... it has been very tough. Because when a mother leaves her children at home, she cannot be happy from the core of her heart... you have to manage. You have to be strong [SB4]

An older women shared a tragic incident and said that she would never let her daughter work in a bank:

My daughter got burnt... she was just a child... she caught fire ... bubbles appeared on her body... I was so worried and just praying that “Allah Almighty, please save my daughter”]... I was driving around the city like crazy ... we were so upset that we were even unable to find the way to a hospital... I feel this is a sacrifice I had to make for my career. It can happen to housewives too... but due to my job, I feel that I reached home very late and could not take her to the hospital on time... she is so terribly scared of fire ... she does not even go near the

stove... many times on functions and events I want her to dress up in synthetic, glittery clothes but she cannot wear them [SB5]

The above participant regarded the unfortunate incident as a penalty for her paid employment. This notion of success penalty, or the disadvantage professional women may experience in managing both work and family roles, is a part of women's *habitus* (Nayab, 2009). It also reinstates her image of not being a 'good mother'.

The third group consisted of a few mothers who had experienced extreme intensities of WFC after giving birth to their first child, taken career breaks, and returned to paid employment after a few years. They had usually re-started their careers at a different bank, usually at a lower position. They felt that it was not acceptable, or possible, for women to work if they had young children. Their experiences also implied that active support for childcare could not be expected or demanded from family, husband, or office, and therefore, the need to quit jobs and stay at home to raise their child. They felt restrained by their maternal roles and responsibilities due to their job roles, as a participant shared.

Kids can pass their time in different things like TV or net but they do miss their mother. Sometimes, I get extremely disappointed that my children for whom I am doing all this miss me so much [PB9]

A woman working in the 'toughest' Operations department shared that "Normally when I reach home, my children are asleep. I don't get time to interact with them. This is very painful... The cost [of my successful banking career] is that I don't get much time with my kids. It is the biggest cost." [PB10]. A woman also openly confessed, "I think that with the passage of time, the time and attention I give them is decreasing; children are being neglected" [WB5]

When the children were vocal and complained about their mother's absence, women's pain was more intense. A woman shared how she had looked forward to spending some time with her two years-old daughter on the Islamic Eid festival but was rendered speechless by her daughter's assumption that her mother would be working in the bank as usual:

She amazes me. Like on Eid, I was pampering her, "You will dress up like a princess and we will celebrate Eid" to which she replied innocently, "but mama you will not be here; you will be at your office, right?" The children have drifted apart from us [PB19]

This sense of detachment from their young children, especially daughters, was profound when the infants vocalised their need to spend time with their mother:

When I am getting ready for the office, my daughter chants, “No-no-no.” She gets the feeling that I am going far away from her. She would even grab my purse as if trying to say, “Don't leave me. Don't go to work.” At that traumatising moment, I feel like quitting my job right away [PB15]

This mother-daughter conflict was prevalent even when daughters had grown older. A participant whose daughter was going through puberty got repeated requests from her daughter to leave the bank and stay at home. She felt her daughter needed her at this critical time of her development. While her son also felt it, he was less vocal:

My children ask me to stay at home. Many times, [my daughter] says that mama leave the bank and stay at home because they love it when I am at home... and participate in their daily life. Also, many times I have lost my temper with them but they do not mind, of course, you know the mother is just a mother and the children need her [SB5]

In some cases, working mothers had experienced not only psychological and emotional, but also physical, effects of this mother-child conflict. For example, a woman who had separated from her husband experienced high burden in terms of travelling-related responsibilities:

If there is a parent-teacher meeting or some other event at my children's school, I prefer not to miss it so that my children do not feel discriminated against on the grounds that their mother is a working woman so she did not come but mothers of other children came as they were housewives. Also, I have to listen to their complaints like, “Mama, XYZ's mother comes to pick them up from school but you never come.”... Maybe I am guilt-conscious of being a working woman and even if I were a housewife, I might have been too tied up in domestic chores to pick them up [PSB6]

Finally, out of 47 women who participated in this study, only four women had a child under the age of two. This group of new mothers had the most traumatising experiences of WFC due to higher demand for caring responsibilities associated with the infants. They were resisting taking a career break and extensively depended on their *social capital* in terms of maternal family and/or in-laws for childcare (discussed later in Coping Strategies). Their sacrifices and struggles were essential to their identity of motherhood. There were also negotiations with husband and/or management for easing the maternal strain and to not

impose a motherhood penalty when they took maternity leave. They hoped that life would be better when their children had grown up.

7.3.3 Delayed marriage

An important family-specific consequence of WFC is women's delayed marriage due to the interference of paid employment with homemaker role under the umbrella of the interplay of various social strands of oppression including gender, religion, class, culture, marital status and ethnicity. The interview sample of this study included two *Syeda* and their family structures were very different from the remaining participants. As discussed earlier in Chapter 2, the *habitus* of women in Pakistani society dictates that women must marry and reproduce - preferably a son - to gain social respect and status (Sathar *et al.*, 1988). Additionally, *Syeda* women may face rigid restrictions from their ethnic and gender identity to marry within their clan, who are a minority in Pakistan. However, by taking up paid employment and stepping out of the *chardiwari*, a *Syeda* woman is not only judged because she is a working woman, but also because she is a *Syeda* working woman. This can lower her chances of fulfilling her suitor's criteria of a *Syeda*. Thus as compared to other groups of women of a particular ethnicity in Pakistan, they are having much worse family-specific consequences due to their banking jobs. One of the participants from the age group of 25-30 years had given up any hope to get married and decided to focus on her banking job:

My parents think that I - the time for my marriage is up. My cousins were younger to me and the older ones are not much educated - it would have been a mismatch. We do not have any marriages outside the *Syed* clan. So I am fully aware that I am getting older and I have one year at the most, after that [I will not have any chance of getting married so] I have to focus on my job; and if the suitors support my job, then well and good, otherwise I am not marrying [PB21]

Her family had been unable to find a *Syed* man who could accept her professional status. Therefore, she was on the verge of giving up hope of marriage, and had to convince her family to 'allow' her to continue her job. The second *Syeda* participant was also having similar problems in terms of delayed marriage, but her family supported her breadwinner role:

I have had many proposals... the suitor's family's first requirement is that, "She will not be allowed to have a job"... this is exactly what happens... but before I can say anything, my father clarifies his motto

to them that a woman should have her own career and gain some independence. Actually, um, in my family, my *phupho* had a mishap - I am sharing something personal with you - her husband was not so nice... Luckily, she was a working woman. She taught in a school... so she was able to provide good education to her children, and she lived her life well, even after losing her husband's support. So my father learnt his lesson. He says that fate is unpredictable, if God forbid some mishap happens to a woman, she should not become a burden on others, she should be able to stand on her own feet. So he wants me to have my career so if God forbid something bad happens, I do not ever become dependent on anyone [IB1]

Because another woman in the family lost her husband's support, so she would have become a castaway or a burden to the family. Her job as a teacher - a traditional profession - provided the basic financial resources to raise her children. The job supported her in her difficult times, thereby encouraging the men in the family to reconsider their views on women's paid employment. The participant above said she was "not into teaching", and her father, who was a professor at a university, wanted her to have her own career. This was at the cost of turning down proposals, therefore, delaying her marriage. Interestingly, the participant put her father's opinion of her career over her personal preferences, so her choice having a career was shaped by the men in the family.

Reflections – Building careers

Local sayings about a woman's marriage include "a daughter belongs to her husband's home", "younger brides make better brides", "family comes first", "you can do whatever job you like as long as your in-laws approve of it."

I can personally relate to having a delayed marriage because of my Ph.D. Like the participant's father above, my father also has stern belief in a career. Because he has insisted on making careers before marriage, my two sisters, and I were engaged after our 27th birthdays, after securing permanent jobs. However, both my brothers were engaged soon after their 24th birthdays, well before they had permanent jobs. If a woman in Pakistan wants a career after her marriage, she needs to build it before her marriage. If she does not have a career before marriage, the chances are she will never have it after marriage either.

7.3.4 Marital conflict

As discussed earlier, the *habitus* of women in Pakistan lays great emphasis on marital status. Generally, women are identified as someone's daughter, wife, or sister. The majority of women in Pakistan depend on their parents for the selection of their spouse, therefore, there is usually little to no prior understanding with the husband. The cultural norms of arranged marriages in the South Asian communities have no foundation in Islam (Hussain, 1999), but

Muslims *are* encouraged to be optimistic about their situation and be grateful to Allah for His blessings, even in distress. This can explain, to some extent, how women who go through the difficult process of marrying a stranger are culturally programmed to be grateful and tolerant. Also, generally, a woman's decision to confront her husband is proscribed (Zakar *et al.*, 2012). Despite having different marital fields and therefore, different *habitus*, there was still great interpersonal proximity between the opinions and experiences of single and married women. For example, a participant confided that when she tried to be an 'ideal worker' by doing late sittings in the bank during closing months [December and January], her husband had to wait outside the bank to pick her up, and this led to arguments:

When I am getting late [from the bank]... [my husband's] mood becomes very off and he says, "You might as well start sleeping in the bank. I am just supposed to give you pick and drop!" ... he becomes very angry... what can I do? I explain to him, "Since our marriage, this has been my routine in the months of December and January. It is not in my control." [WB4]

The husband's physical help of picking up and dropping off his wife to the bank is consistent with the literature in the Pakistani context that women are considered as the responsibility of their men, i.e., sons, husband, father, etc. (Weiss, 2006). If married, it is considered the husband's duty to drive his wife between office and home. This can help working women escape the need to travel alone, and therefore, to some extent, limit the violation of *pardah*. Nevertheless, the participant's helplessness is reflected in her "what can I do?" where pressure from both family members and organisational structures provide women little room for existence.

Some participants felt they were losing their gender capital because their time resources were very scarce as compared to that of a housewife. They could not tempt or charm their husband as per the image of a 'good wife':

We cannot be as *tayyar shayyar* as a housewife because we do not have that much time [WB2]

In this context, *tayyar shayyar* refers to the historical image of a wife in Pakistan, which is that of a 'pure housewife', i.e., a stay-at-home woman whose sole purpose in life is to serve her husband. She wears jewellery, perfume and dresses up to please her husband, as portrayed in the popular and impactful Urdu novel *Mir'at-ul Uroos* (Ahmad, 1869).

Unlike housewives, the women working in the banks may not find the time for dressing up or personal care, and therefore, disappoint their husbands. In Islam, a husband should only fancy his wife (or wives), but a working woman may fail to look *tayyar shayyar* to her husband due to her preoccupation in fulfilling her dual role of both an ‘ideal worker’ and a ‘good wife’.

Reflections – Dressing up for the husband

The newly married women in Pakistani society are expected to remain *tayyar-shayyar* for a few months after marriage. Fancy dresses and jewellery must be adorned, unless in sickness or when performing domestic chores. This is quite entrenched in the societal norms. For example, in Punjab province, when a bride moves into the husband’s home, she brings with her a large number of fancy dresses as a part of her dowry. The number of dresses can be between a dozen to hundreds, depending on the agreement between the elders of the bride and groom’s families. This is particularly important in the early years of the marriage, or in front of the visitors. If a woman does not ‘flaunt’ herself at her husband, the husband can lose interest in her, which can create problems for the wife. Nothing of such sort is expected of the husband.

Many women had internalised subordination to the extent that they did not question the need to be *tayyar shayyar* or think of challenging the expectations or demands of the ‘superior’ men in the family. Another participant shared:

In my husband's family, women are not allowed to work... no other woman has ever done a job... He says, “Leave the job and rest at home... Who asked you to do a job anyway?”... We argue... my husband asserts, “You are disobeying me – your husband! I have respect! Pay respect to me”... This happens a lot... What can I do? I remain quiet [PB15]

If women do not conform, then they can be told, “I’ve done so much for you... is this how you repay me?” [PB15]. This is to mobilise women’s motivations for compliance. The gender inequalities in Pakistani society require a ‘good woman’ to suppress her emotions and opinions (Ahmad *et al.*, 2011; Ali *et al.*, 2011b; Chaudary, 2013). As such, social taboos and restrictors force women to remain silent in the pursuit of marital survival. Women realise their lack of power and understand the unquestionable authority of the husband, where speaking out is a dangerous choice.

Within this understood and learned sense of powerlessness, some women do speak up and get into ‘arguments’ when WFC becomes intense. The absence of a definite time by which women can leave for the home coupled with the lack of women’s personal car/transport, the husbands, parents or drivers may come to pick up the women from the bank may end up

waiting in the parking. A participant who depended on her husband for commuting between the home and bank faced severe problems:

He gets angry. He warns me, “Should I come inside [the bank] or are you coming out?”... This happens when I am working late hours for four or five consecutive days... “You get so late! You don’t need to work! Blah blah.” I remain quiet... he emphasises, “Don’t you know that you have to look after the house as well?” And when we have to go to some function and if I say I am not available, then naturally we get into an argument! He orders me to leave the job! [PB16]

As explained earlier, marriage in Pakistan is generally based on a sense of obligation and compromise, rather than love. Not being able to attend a social event “naturally” leads to an argument. Clearly, the homemaker role of a working woman in Pakistan is expected to be her primary role. However, despite being ordered to leave the job, the particular participant continues to work, so she is using her agency to cope with the discriminatory structures.

Similar to the above narrative, a single participant also shared that her father had to pick her up from the bank, and when she worked late hours, he had to wait up for her. However, the single participant shared it with a tone of sympathy for her father, while the married woman above had a helpless, frustrated tone. The relationship between father-daughter and husband-wife is very different in Pakistan. While the father can be supportive and provide transport out of parental love, the husband might feel obligated or burdened to do the same.

Reflections – “Yes, Me lord!” Survival through silence and obedience

Fresh brides in Pakistan are particularly instructed to greet their husband with a ‘genuine’ smile and look fresh especially when the husband returns home from job. I have often seen mothers instructing their daughters to use the word “*ji hazoor* (translation: Yes, Me Lord!)” to keep the husband calm and happy. This is particularly important in the early years of the marriage, when the woman is treated as a guest in her husband’s home and she has yet to establish her position. Among other things, bearing sons can raise a woman’s position in the family. However, it does not wipe out the risk of a divorce. Therefore, compromise on the woman’s part is essential.

When WFC is intense, prolonged and frequent, it can lead to heated arguments, i.e., severe marital conflict. Women can experience psychological and mental abuse of the threat to be divorced (Ali *et al.*, 2011b). Some of the participants in this study envied the lives of domestic women who stayed at home due to the benefits associated with suitable childcare, looking fresh for their husband, serving the family members, etc. Similarly, the housewives may also envy professional women who have some freedom in mobility and financial

independence. This can lead to subtle competition among the women, with the domestic women having more power than the professional women due to their continuous physical presence in the *chardiwari*, and therefore, observing *pardah*. The feelings of jealousy among the women of a family have been found in other studies as well (Kazmi, 2002). Professional women may not only have to face structural barriers from men, but also from women. Nevertheless, professional women may still feel obligated to suppress their complaints and be satisfied with their marriage (Qadir *et al.*, 2005), because if they use their agency to raise their voice either in the work or in the family domains, the structural institutions will still oppress them.

7.4 Domain-unspecific consequences of work-family conflict

In the Western context, alcohol consumption and drug abuse have been major health-related issues emanating from work-life tensions; however, these were not the case for the participants of the study. The prominent themes for the participants were job satisfaction, family satisfaction, life satisfaction, and physical, emotional and mental health issues.

7.4.1 Health-related issues

While the organisational culture of long office hours oppressed women, the participants were of the view that their male colleagues were also under strain:

I am just a human being but they don't care that we sit for several hours beyond the office timings. People's health is affected. A new software has been implemented which caused many workload problems in the Closing Department... our [male] cashier was going home at 2 a.m, night after night... They did not even care that he is a heart patient. He was under so much stress that he suffered from a heart attack and died. His family blames the bank! ... What sort of a miserable life is this? [PB18]

The case of a male colleague suffering from a heart attack was probably exceptionally disturbing to the participant, and therefore easily recalled. Here, she referred to both men and women as “we” as opposed to the banking policy makers as “they”. This discourse is essential in understanding that the oppression caused by gender, class and culture is not only because of their additive nature, but that these strands can have intersectional influences. It also indicates the power imbalance between the employees and the management/administration at the top levels of the bank. However, based on ‘male privilege’,

men can find it easier to complain against such scenarios than women, and even if women speak up, they may be ‘sullied’, recreating the gendered culture of silence.

The majority of women tried to share how they could not withstand the daily oppression in performing double shifts. Despite being burnt out, they were still trying to continue their job in the bank for survival, as a participant shared her struggles:

Every day I want to give up. I don't have the stamina to get off the bed in the morning, to start the routine, and do all the chores, get ready, do office work here, then go home and do work at home too. One gets fed up... But you have to do it [IB2]

The effects of work and family roles carried on to wider aspects of life in terms of work-life conflict. A participant articulated it as:

Everyday stress is a cause of strain, which zaps all your energy. You are left with no energy to do anything else, and it becomes your routine [PB16]

When faced with similar work-family dilemma and at the crossroads of whether to quit paid employment to become a housewife, or to continue working, many women seemed to ‘lean in’ (Sandberg, 2013). However, there were also women who had internalised gender. For example, in the scoping questionnaire, almost 13 percent of the women respondents agreed to the idea that women should stay within home and not do jobs outside the home. They seemed to reproduce the gendered culture by rejecting women’s breadwinner roles. Nevertheless, there was a general consensus that regardless of paid employment women are in a less advantageous position than men. A participant summarised this as:

It is not necessary that all the working women are facing the same circumstances as each person is different; but at the end of the day, working women have to make a lot of sacrifices... whether by choice or by force, every woman has to suffer [PB22]

Some women had a broader vision of the world and compared their WFC experiences with the women working in other sectors, and realised that some professional women did not have such oppressed lives. There was also evidence of the wider understanding of work-family interface: the different experiences of work-family conflict and work-family enrichment for women in different types of paid employment or the housewives, was shared by an older participant as:

Job keeps you active. We know we have to get up early... otherwise, when you are at home, you never get up so early. Although most of the housewives do go back to sleep after sending their children to the schools. We do get tired but we can only dream of taking rest...: when we return home, we have to do *ghar k sao kaam* [translation: 101 domestic chores] [SB5]

Similarly, a single participant said:

I am a woman: I have some social responsibilities... but if I compare myself with my sister [who is a teacher]... she has a lot of time for herself... to maintain herself, for the market, for the kitchen. Even when I am at home, I am so tired that I can't do much [IB4]

Reflections – Maintaining her self

Generally, urban women of all age groups in Pakistan are fond of personal care. Compared to the UK, salons are very cheap and provide a wide range of services including herbal and shining facials to make women's complexion fair, pedicures and manicures, hair treatments and full body wax. I had my eyebrows groomed up before my puberty. It is considered socially essential for women to wax off the arms and have regular facials. Salons are running in almost every block/street and usually crowded by *dupatta*-clad women accompanied by their maids.

Due to the hassle in observing salon timings and waiting queues, many working class women of the younger generation have learnt to maintain themselves at home. For example, while my *ammi* had to go to the salon for her occasional facials, my sisters and I could treat ourselves within our home, usually on the weekends or before an announced visit of our relatives.

If single women do not look proper, other women in the social network get curious, "You do not look fresh. What is wrong? Have your parents selected a husband for you?" Hence, the societal pressure on women to stay conscious of one's appearance and build up on their gender capital to deserve good proposals for marriage.

Women working in banks may find it difficult to take out the time to visit the tailors because of the long working hours. Due to the rising electricity crisis in the country, power to the markets is switched off at 8:00 p.m.; only the exceptional shopping centres continue their operations through alternative power mechanisms, such as power generator and UPS. This may restrict working women from visiting the markets in time.

Some participants idealised the group of women who did not have WFC, they aspired the lives of those were 'pure homemakers', for example:

Occasionally, there is a lot of stress at work. And then I feel like leaving everything and just sitting at home. The housewife is more at peace [WB5]

Some participants felt that acting the part of an ‘ideal worker’ at the bank was very stressful. They had to stay strong but silent against the discriminatory work practices, and in doing so, they seemed to “ban bossy” at the workplace (Sandberg, 2014). Within the home, some women who were the primary breadwinners of their family negotiated the notion of ‘good woman’ by raising their voice. A participant shared:

You get dissatisfied... irritated. I am becoming short tempered [embarrassed laughter]. In the office, you can’t complain so you just absorb all the *bharaas* and try to tolerate; but when you go home and if anyone says anything against you, then you just blast! [PB13]

As Frone *et al.*, (1996) suggested, the frequency of experiencing WFC is positively related to health issues. Women who were experiencing physical health-related issues were more aware about the consequences of WFC, for example:

I have a tear in my spine, which cannot be healed due to prolonged sittings. Late sittings, improper posture and uncomfortable furniture in the office all add up to accentuate my pain [PB14]

A working mother recalled her health-related issues in pregnancy:

You know how difficult it is to stay seated in pregnancy... your feet get swollen because of prolonged sitting ... [embarrassed laughter] but the bank does not provide any leniency to women. There must be a room or such place where a lady can relax. Sometimes even the doctor says that you shouldn’t sit for a long time... what can we do? We have to do our job. It is very tough [PB12]

Reflections – A common room for women

Due to the mixed gender cohorts, many institutions in Pakistan have a separate ‘common room’ for women. For example, almost all the departments in many public sector universities provide such a room for their female students where they can offer their prayers and have their food while maintain their distance from men. Women who wear a veil can particularly be reluctant to unveil their mouth to have their food in front of men; and even women without veil may be inclined to not ‘relax’ at a mixed gender café or dining hall. Even the dining halls at weddings and family events are sometimes separated for men and women.

Out of the four banks included in the research sample, only the central state bank of Pakistan had a separate common room for women. I wanted to go there to recruit more participants, but my participants advised against it. They explained that the type of women who went to the common room at lunch time were typical *aunties*. They would ask me personal questions and if they found out my gatekeeper’s name, they might scandalise me. As such, the subcultures within the common rooms may vary across settings.

This desire among women to have a comfortable space that preserves *purdah* and privacy within the semi-public space of a bank reflects the contextual emotional labour of women. Due to the mixed gender working space, professional women may still be conscious of their

physical self, for example, try to keep their *dupattas* in place. In this context, some women aspire to have a women-only private room within the bank, and in doing so, practice their gender.

Some women struggled to recover their health but their choices were limited within the gendered structures and *purdah*, as a participant shared:

I used to go for walks, to the gym...But since joining the bank, I don't find the time. One gym closes at 8:00 p.m.; the other gym near my house closes at 10:00 p.m. but it is for both male and female: it is a co-gym so I am not comfortable going there... [IB7]

Similar to the *habitus* of Muslim women who were inclined to restrict their interaction with men, the Christian participant's *habitus* also discouraged her from sharing her gym space with the opposite gender and encouraged her to maintain her *purdah*.

A single woman did not see any domain-unspecific consequences of WFC, but she quoted her mother's complaints, and in doing so, she proudly shared how her professional status had raised her mother's concerns about her health:

My mother feels differently about my job: she thinks that my health has deteriorated due to late sittings at the office. My mother has worked in the education sector where you work from 8:30 a.m. to 2:00 p.m. The timings are fixed there - unlike the banking sector [PB14]

In the attempt to maintain their dual role of a 'good woman' as well as an 'ideal worker', some women blamed themselves for their deteriorating health, thus disregarding any role for structural issues. They felt obligated to be good in both domains, as a participant said:

I am a perfectionist: I want the house to be clean at all times. Now I will go home and do the cleaning despite already doing it in the morning before coming to the bank... And because you are taking the same salary as men, so you also don't want anyone [in the office] to say, "She is a woman. That's why she left for home early." So obviously one's health gets affected [PB10]

One woman presented an exceptional case by feeling proud of her struggles in her dual roles. This might indicate that in a Pakistani society, tolerance and patience that have been previously associated with a 'good woman' may also be essential to an 'ideal worker':

It's been 12 years; I have become an expert now. I had my children while I was at job, and I did my MBA along with my job and children... That time has made me so strong... I can do anything easily now. But sometimes I do get very exhausted... then I am like “*bhaar main jaye bank*” [translation: the bank can go to hell]. But when I see the benefits, I become strong again [PB9]

Despite the negative consequences, women still continue to work in banks because of work-family enrichment (Greenhaus and Powell, 2006), i.e., the benefits of paid employment.

7.5 Conclusion

This chapter has presented an empirical case of how the intersection of gender, culture, religion, class and marital status affects the consequences of conflict between homemaker and breadwinner roles of the women working in banks in Pakistan. The majority of women are disappointed at being perceived as less productive than men. They are undergoing slow career advancement, primarily due to the organisational culture of *sifarish* and inability to work long hours or sweet-talk with the men in management because it contradicts with their gender, class and culture, specific notion of *izzat* and *pardah*. Also, a large number of women have intentions to quit the banking job, or shift to another easier sector, because of the difficulty in coping with work and family domains. Even women outside the Pakistani context have internalised the belief that mothers do not make good workers (Hampson and Hollywood, 2013), and by lowering their career aspirations and seeing it as natural, women re-inscribe this gender domination.

The most salient finding relates to the negative affect of WFC on marital relationship, with one participant undergoing divorce and significantly attributing this to her banking job. The words “tired”, “exhausted”, “fed up” and “upset” were frequently used in the interviews, but the general feeling was that the participants regarded self-specific consequences as secondary to the work-specific or family-specific consequences – such was the level of sacrifice and tolerance embedded in their *habitus*. Both married and single working women join together in a shared sense of sympathy and understanding of each other's guilt and exhaustion.

Some participants considered women as unfit for both work and family roles and deserving the negative consequences that are experienced by working women. The women seem to have internalised the opinions that others hold of them. For example, regarding perceived family negligence; they are moving towards self-depreciation (Freire, 1970). Instead of

becoming ‘ideal workers’, these women support the power of men, thereby limiting their own upward mobility. Other women resist the power mechanisms and are striving to balance their work-family roles. They regard the structures as judgmental and biased against women, and their experiences of negative consequences of WFC as undeserving. This element of resisting the hierarchical and power relations, and even deviance (Chaudhry, 2013) debunks the myth that women are passive victims (Bradley, 1996). The next chapter builds up on this idea of women as agents and discusses their constrained choices to cope with WFC.

Chapter 8: Findings for coping strategies of work-family conflict

8.1 Introduction

One of the arguments made in the last chapter was that due to Work-Family Conflict (WFC), women seemed to be uncertain about their careers and some even shared their intentions to exit the banking industry or even the labour market. Such avoidance or resignation as a strategy to cope with high levels of WFC has empirical evidence as well (e.g. Rotondo *et al.*, 2003).

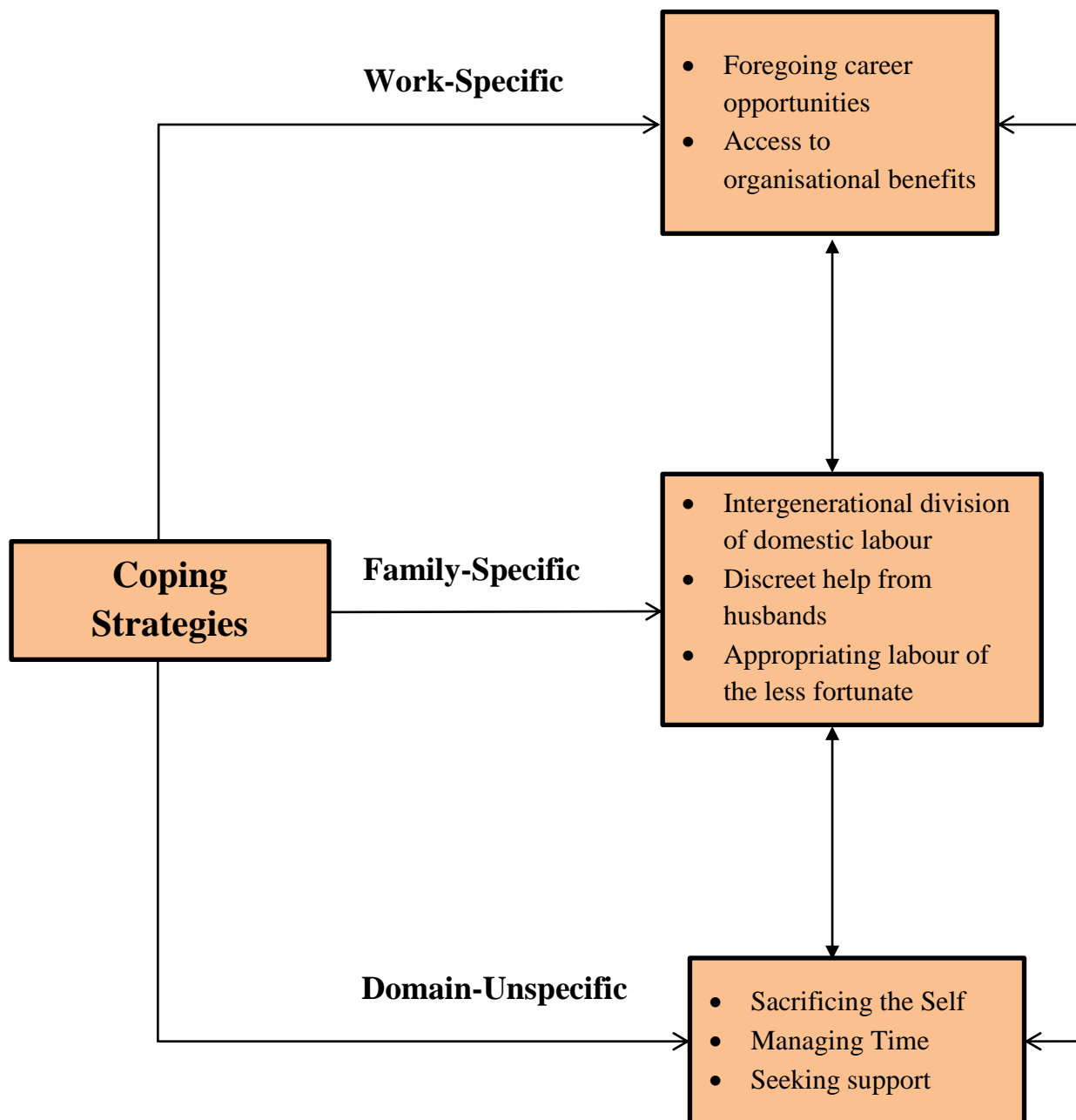
Although the literature provides support for the effect of sex and gender role ideology on the strategies adopted to resolve work-family dilemmas (Somech and Drach-Zahavy, 2007), due to the multidimensionality and dynamic nature of WFC, existing research on the conceptualisation and measurement of coping strategies is not well-integrated (Skinner *et al.*, 2003; Thompson *et al.*, 2007; Poelmans *et al.*, 2013). The literature has also not sufficiently addressed women's agency in maximising work-family balance.

Drawing upon the empirical evidence, this chapter discusses the range of strategies women adopt to cope with work-family tensions, where coping strategies are regarded as the fourth and last aspect of the entirety of work-family conflict experiences. This study categorises the coping strategies into work-specific, family-specific and domain-unspecific strategies, as shown in Figure 8.1 below. These include foregoing job-related opportunities, organisational benefits such as maternity and sick leave, division of domestic labour, help from husbands and hiring maids, as well as personal sacrifices, managing time and emotional support. This is parallel to the classifications of causes and consequences discussed in the last two chapters. The rationale for this coherent categorisation is that provides a framework which helps ease out some of the complexity and intricacy of WFC causes, consequences and coping strategies for analytical purposes (Sandelowski, 1998).

The basic argument here is that women's complex experiences of coping with WFC may not be fully explained exclusively by gender (Acker, 2011), rather, the interweaving of gender with culture, religion, socio-economic position and ethnicity as well as other social structures needs to be considered (Bradley *et al.*, 2007; Healy *et al.*, 2011).

Figure 8.1 An analytical framework for coping strategies of work-family conflict

(Source: Author)



The rest of the chapter discusses foregoing career opportunities and family-friendly benefits as work-specific coping strategies; intergenerational division of domestic labour, discreet help from husbands and appropriating labour of the less fortunate as family-specific coping strategies; and, sacrificing the Self, managing time and seeking support as domain-unspecific coping strategies.

8.2 Work-specific strategies of coping with work-family conflict

This section discusses the work-specific strategies adopted by women to cope with WFC. It discusses not only the banks' structures but also the processes and mechanisms through which women try to cope with their homemaker-breadwinner roles, including foregoing promotional opportunities and accessing organisational benefits.

8.2.1 Foregoing opportunities

The last chapter has discussed slow career growth as a consequence of WFC, but at the same time, when women consciously forego training opportunities and promotions due to their family roles, it can be regarded as a strategy to minimise interference of work with family. To a large extent, gender is internalised in the women working in the banks in the sense that they approve the official structures and policies that offered 'relaxation' by excluding them from working in certain departments, being posted in certain areas, such as remote towns, and; training or career opportunities outside the city. Women experienced on-going tensions about their preference to work in specific departments of the bank, for example, a participant shared:

In general, women prefer Foreign Trades [Department] because they can go home early [laughter]. They don't prefer Credits [Department] that is where I work [PB19]

There is a paradox here as women's *habitus* classified the departments with shorter working hours as more suitable for women. By choosing to continue to work in these departments, women have the legitimacy to go home early to fulfil their family responsibilities without succumbing to the common notion that a professional woman is a work shirker. At the same time, women try to go home early, and subsequently, preserve their subordinate position in the workplace in order to meet the family's expectations about their primary role of homemaker. The organisational power gradient favours men, because they can stay late in the bank, and are thus considered better performers than women. The domestic power gradient also favours men because they have less family-specific responsibilities than women. As such, the distinctive features in gender, religious and cultural institutions intertwine to suppress working women in both work and family spheres. Women from all groups expressed regret for not undertaking opportunities to advance their careers. However, they

saw such work-specific compromises as an effective way to reduce interference of work with family roles. For example, a woman who had eventually separated from her husband recalled:

When I was married, I was offered to be the departmental head, for which I had to go to Islamabad [city] for training... I missed it; and my husband even apologised for it... Similarly [at another bank], they had promoted me within six months, my future prospects were very bright... but I sacrificed it for my children. I did not accept the offers because of my family life [IB11]

The participant condemns the sacrifice she made for the sake of her children. Women's career progression is subject to their personal performance and aspects of organisational culture including negative gender stereotypes, but the institution of marriage does not favour the career advancement of women. The decisions of a married working woman regarding her career depend on her family members, either the men or the older women in the family. Promotions that require women to work late hours can result in a greater absence from the home and clash with her domestic role.

Reflections – Moving with the Husband

Daughters in a Pakistani household are treated as guests in their parent's home. Their 'real' home is their husband's home, where they move into after marriage. It is very common to see women moving to other cities/countries to live with the husband, and keep moving with him if his job requires posting to different locations. For example, when my brother was offered a promotion in another city, his wife left her full-time job and moved with him.

However, it is not common to see the husband moving his house if the wife is offered a promotion or opportunity in another city. If he does move with her, the society members can go as far as to ridicule his behaviour and accuse the wife of casting spells on him and stealing him away from his parents.

Yet again, married couples from the more privileged socio-economic backgrounds, such as those who have lived a significant part of their lives in the West, have a more gender egalitarian setup. It may not be considered odd in those privileged families for both the husband and wife to move into a new house after marriage.

Gender, culture, class and marital status are different strands of oppression, which together intertwine to reinforce professional women to maintain their domestic homemaker image. For example, women who were the second generation of working women in the family may have the required support from the family to take up projects that were typically performed by men. On the other hand, if a woman had the privilege of *sifarish* and offered such projects by the organisation, her family may not be supportive, thus forcing her to forego the opportunity. Many participants expressed such work-specific compromises:

I would have been quite ahead in my career by now. But there were some assignments that I did not take up because of my family [PB10]

There was extensive *misrecognition* among the participants that gendered organisational culture and structures ‘favoured’ women and helped them to maximise work-family balance.

A participant exemplified the benevolent gendered culture of her bank as:

This bank has a very considerate policy: they don’t post woman out-of-station. So there are no such problems... they try to accommodate women in a branch near your residence... in other organisations, it may be very different, very difficult [PB18]

Veiled discriminatory practices, such as not posting women to a different city, are exploitative, but *misrecognised* as “considerate” by the participants. To a large extent, not only do women seem to approve and practice inequality and subordination, but they also appear to participate in its reproduction; the rationale being affirmation of ‘good woman’ identity, i.e., a woman who is available at home for the family role, has limited interaction with the opposite gender, and does not travel alone to long distances. For them, this is a way to reduce work-family tensions.

8.2.2 Access to organisational benefits

This section outlines the organisational benefits available to women to cope with work-family tensions, and addresses the veiled discriminatory practices surrounding such benefits.

The leave policies for women across the four banks are divided into five distinct categories. The first kind is the Annual Leave that is a maximum of 20 days a year. These can be broken down or taken in a chunk. For many women, the annual leave are not taken for recreational purposes, but to fulfil family-specific responsibilities; this may not be the case for men who may take time off for travelling to the Northern Areas of Pakistan. The second category is the Casual Leave that was a maximum of 15 days in a year and can be taken as ‘short leave’ [two or three short leave make one Casual Leave]. A short leave varies between a few minutes to a couple of hours. In some branches, arriving a few minutes late in the morning could be counted as a short leave. These are used in the case of ‘emergency’ such as sickness and family or social responsibilities. A maximum of three consecutive short leave can be taken; a fourth consecutive day of a short leave converts it into the Annual Leave. The leave for *Aitaqaaf* can also be taken under this heading.

The third category is Cashable/Privilege Leave that varies between 10 to 15 days in a year. These are cumulative over the years; one participant had accumulated 60 cashable leaves at the time of the interview. The participants said they could use these leave when they had used up their allowed number of any of the other leave categories, or for any reasons that were not covered in any of the other leave categories, such as for *Umrah*. At the termination of the career, the employees could encash the remaining balance. The fourth category is the Maternity Leave that varies between two and three in number over the period of a woman's career, between 30-60 paid days, and a pre-specified duration of non-paid maternity leave for the additional child. Women seemed to plan such leave in consideration of unforeseen emergencies, for example, a participant explained:

In a year, fifteen leaves are cashable... and accumulative, and then we can avail them as needed. I have accumulated almost 60 leaves so far... I have taken *Umrah* leaves from it ... People reserve them for emergencies. For example, in your entire service, three maternity leaves are allowed. [A colleague] had her fourth baby so could not take any more maternity leaves so she had to use her accumulated cashable leaves [PB18]

In addition to maternity leave, the hospitalisation charges could also be reimbursed from the bank. The fifth category, which was only mentioned by one participant, is *Hajj* leave (leave for Muslim pilgrimage to Mecca, usually takes between 25 to 40 days), which is paid for 25 days.

In principle, women could use any of these as long as there was leave available in the employee's 'leave bank'. In practice, many participants shared that, unlike their male colleagues, it was quite problematic for women to utilise all categories of leave or all leave. The major problem was getting approval for leave from their line manager. The line manager could be either the operations manager or the branch manager. With the exception of the women-dominated bank, all line managers were men. The general feeling among the participants was that it was not legitimate to take up leave, as this clashed with their image of an 'ideal worker'. They were generally hesitated in approaching the manager with a request for their leave for the fear of being judged.

Some women, especially who were older or had *sifarish*, felt more confident that others in requesting leave, especially the short leave. Sometimes, this leave was not documented, meaning the leave balance was not affected. Whether or not a short leave was documented

depended both on the participant's rapport with the manager and the organisational culture. One woman shared her positive experiences:

My manager is very nice. She has supported me a lot... Sometimes I just go without a [formal] leave. Not a big problem [WB3]

For some women, the distance between the bank and the residence was feasible; therefore, when a home-related responsibility arose, these women had the privilege of taking a short leave from the bank. A woman, who had been recently transferred to a branch that was at a significant distance from her home, shared her anxiety at her inability to take a short leave:

My old branch was at five minutes [walking] distance from my home. Upon need, I used to get up and go home and come back - it was not a problem. Ever since I have been posted here [in this branch], it has become quite difficult... that's why sometimes I get so mentally disheartened... so fed up [IB3]

On the one hand, some women opted for short leave within their lunch breaks as in, "I leave at 1:30 [p.m.] and am back at 3:00 [p.m.]" [WB2]. On the other hand, a few women had such a good rapport with the manager that they simply requested, "Sir, *main bass abhi aai* [translation: I shall be back shortly]" [IB7]. The managers who 'understood' that women had family responsibilities so allowed them informal leave were 'admired'. As a woman confided that other women in her branch were allowed to go home informally, "I don't think any other boss might be this co-operative" [PB18]. The contradiction between women's ideals of a gender-neutral workplace or society and practices of regarding managers who stereotype women as breadwinners poses another paradox.

However, when a participant did not drive her car (only three participants regularly drove to the bank in a personal car) and was dependent on either a family member or the public transport for commuting between bank and home, then it became difficult to return to the bank within the timings allowed by a short leave. The situation got more complex when this partial absence from the bank had to be documented and formally approved by the branch manager, for example, "It is not easy... We have to follow the procedures" [PB14].

Therefore, the organisational procedures both enable and restrict women from utilising organisational benefits that can lower their work-family tensions.

While both men and women working in banks in Pakistan have equal entitlement to organisational benefits within a specific bank (except maternity leave), women had significantly different experiences of the availment-authorization gap of organisational leave. On the one hand, there were cases when women were granted undocumented/informal leave; on the other hand, some women felt they were deprived of their rights to a leave. Being entitled to a particular organisational benefit does not guarantee access to it. Some women had more access to the organisational benefits than other women, and their experiences of access also differed from their male counterparts. The differences depended on various demographic and contextual factors, such as a woman's family influence (*sifarish*), rapport with the manager *sahib*, the type of bank, as well as individual agency.

This study shows that not everyone has equal access to family-friendly policies, and if a working woman does use such 'benefits', then she may have to face negative consequences. Researchers in Pakistan have found that women struggling to cope with work-family pressures are subject to a 'motherhood penalty' when women taking maternity leave are seen as less 'ideal workers', and this affects their careers (e.g. Faisal, 2010). Such experiences of Pakistani women are also evidenced in the experiences of implementation of family-friendly policies and practices in organisations outside Pakistan, for example, in Canada (Kossek and Ollier-Malaterre, 2013).

Some women in the study openly regarded their family responsibilities as a barrier to being 'ideal worker'; family roles prevented them from working for late hours in the bank. These could be shared upfront with the management to win their sympathy. For example:

I always tell all my branch managers about my problem and they allow me ... that I can finish my work and then leave... this is one advantage I have, that I can easily manage to go back on time [PB15]

Here, "going back on time" lowers the demands of presenteeism, which is essential requirement of being seen as an 'ideal worker'. However, it does not reduce the woman's workload, therefore, she still has to "manage", i.e., working "without taking any sort of break" [PB15].

Some women recognised that their experiences of organisational benefits were different from those of their male counterparts, because the relaxations from the bank were grounded in gender. For example, a participant shared her experiences of being treated preferentially:

Sometimes, I feel that my operations manager favours me more than others... I get advantaged especially when I have to take a leave from the office... they [i.e., the operations manager would] say, "Let her go [because] she is a woman" [IB7]

Some women spoke of how, compared to their male colleagues, these privileges to women had a dark side: the management empathised with women for their homemaker roles, and granted them leave in a benevolent way, and by doing so, excluded them from the category of 'ideal workers', as a participant shared:

They co-operate... They give leave to the ladies... It is one benefit of working with gents [Laughter]... definitely *pee chay batain kartay hain* [translation: they talk about it behind our backs]... they definitely do so. But at that moment they say "Of course you can take a leave. We will manage." [IB2]

Two women shared that during their leave, they were unexpectedly asked to return to the office. One was the branch manager of the women-dominated bank who had gone for *Hajj* but prior to her approved date of joining back, she was asked to return to the bank because of the workload, and by fulfilling the role of an 'ideal worker', she had indeed received a recognition award. The second woman who had felt forced to return to work during her leave had quite a negative experience. It had happened during the closing season:

My baby was hospitalised and it was December and I got a call from the bank that why have you not come? I told my manager, "but sir, my baby is still in the hospital." But he scolded me a lot... I wept and wailed... but I came back to the office [PB22]

Not only are some women merely granted leave because they are women, and therefore perceived as homemakers, but sometimes such leave is not documented because they are 'good' workers. This may not be the case for all women, or even men working in the same branch. It is not gender alone that grants such preferential treatment to women, but gender interplays with the organisational culture in terms of the degree to which a woman is perceived as an 'ideal worker'. Access to informal arrangements was only shared by women who reported nourishing a good rapport with their respective managers. A woman, who had a lot of bankers in her family, was granted leave in the closing season by her 'good' manager:

I needed a leave because I had to take care of my baby because my mother was hospitalised... And my head's [i.e., the branch manager's] behaviour was too kind that he granted me leaves although it was

closing [season] at that time... because my head understood my issue and let me take care of my baby girl [PB11]

However, her experiences of access to the organisational benefits had not been this positive in her old branch:

Here, the manager is very good so he does not create any issues. But in my last branch, I had to face many things: like in my pregnancy, I had 102 [°F] fever but I did not get a leave so I had to come to the office [PB11]

A manager may not always be 'good' which made it important to build and maintain a positive image at the workplace, and this was the case because, in the participant's own words, "I am a very regular employee... I have never encountered the boss's moods." [IB4] Therefore, leaves were granted to the 'ideal worker' by the 'good manager'. An example of the "boss's mood" was provided by another participant as:

[If you have to go home then] you can tell your boss. He favours you. He is not very strict: he won't ask questions like, "Where are you going? Why are you going?" etc. [SB7]

Organisational benefits can take the form of control mechanisms. Such questions by male management seemed legitimate on the face of it, i.e., to evaluate the credibility of a woman's need to take a leave from the bank, but in reality, they seemed to remind women of their homemaker roles, leaving them guilty for undermining their work-specific roles and responsibilities for the sake of fulfilling family roles. They also seemed to test the general notion that women working outside the home go on dates, and therefore, are not 'good women'. When the manager did not question a woman's need to take a leave, his behaviour was seen as favourable.

Regardless of the type or duration of policies, the majority of women did not speak well of organisational policies:

Policies are generally in favour of the organisation; not in the favour of the employees. And even when the policies exist, they are not implemented. For instance, there is a policy that you are not supposed to over burden the women; you are not supposed to misbehave with women. If any such incident occurs, then serious actions will be taken against it. But if somebody misbehaves with a woman and if she does take a stand, then nobody will be there to support her [PB16]

The social standing or *sifarish* of a woman can significantly affect the implementation of organisational policies. A participant compared herself with other women in the bank to share her experiences of disadvantage and discrimination not based on gender, but based on her lack of *sifarish*:

In this very branch, the [bank's] president's nephew's wife got married and she got entire two and a half months off... And because I am not the president's niece... I do not have any such influence, so I was given two and a half days off for my wedding [PB17]

Since nepotism and practices of 'bending rules' for one's family and friends at the societal level has perpetuated into the organisational culture, the participants seemed to exhibit a clear lack of trust for the implementation of family-friendly policies. Some women shared how their colleagues, both men and women, were forced to manipulate the organisational leave policies for their personal benefit, such as faking sickness and backing it up with a fake medical certificate. Only one woman held the policy in a positive light:

We have a standard leave policy at our bank... anybody with a genuine reason can take a leave. But there are certain employees who try to manipulate... like they are not ill and they give a forged medical certificate, you know [PB6]

As the examples above have illustrated, what the organisation regarded as genuine varied across the employees. Many women spoke of how their only choice to cope with work-family pressures was to falsify the reasons of their requests for time off work, for example:

I make up some excuse or something. I take a day or two off. At workplace they'll probably be thinking that I am not - you know - that much of a workaholic person [PB4]

Reflection – Fake certificates

Corruption in Pakistan is so much prevalent that it is easy to acquire a fake medical certificate. If there is a doctor in the family or neighbourhood, he will easily make a fake certificate for you. Fake documents are also common in the education sector, with the media occasionally reporting that an academic degree of XYZ political person has been proven forged. Acquiring a fake certificate would depend on one's economic and social capital, as well as one's conscience.

Overall, there was a consensus that the work-family experiences of women were different not only from their male counterparts, but also different from the (male) management. There was

an agreement that the interests of management were different from the interests of working women. As a participant said:

The policies of an organisation are always in favour of the organisation, not the employees... The employees receive a salary against their work performance. Of course, the organisation does not want them to be absent [PB20]

The next section discusses women's family-specific strategies to cope with WFC.

8.3 Family-specific strategies of coping with work-family conflict

As has been mentioned earlier, the term 'family' is very broad. It can refer to a woman's family before marriage (*maika*), her family after marriage (*susraal*), or the extended family (*biradari*), or all of these. This section will analyse how women critically depend on family and societal structures to cope with work-family dilemmas. These include the division of domestic labour among the female family members, discreet help of the male family members, and subcontracting selective domestic responsibilities to paid help. Compared to the work-specific strategies that were largely both enabling and restricting, the family-specific coping strategies are wobbly.

Limiting the family size as a strategy to cope with WFC was shared by only one participant. She had been working in the banking industry for sixteen years and considered her job a necessity in financial terms because her husband's salary was not enough to meet the household expenses. Earlier, she had told me that she had two sons. I had assumed she was planning on having more children, and I asked her to share her vision of her daughter's career. She strictly refused to let her daughter work in a bank because of the long working hours, being somewhat stubborn in her opinion of not having another child:

- Interviewer: You're doing [a banking job] yourself but you'll forbid your daughter?
 IB2: I do not have a daughter. [Laughter]
 Interviewer: Suppose, *insha'Allah*, that you have a daughter in future, then what?
 IB2: No. [Laughter] Two [children] are enough.
 Interviewer: Do you plan on having more children?
 IB2: No! I stopped [planning having more children]. It is tough with a job. Raising children and doing everything simultaneously. My stamina has finished in just two [children].

It would be interesting to know whether she would have the same plans of limiting her family size if she did not already have two sons. For example, the number of living sons is a major determinant of women's desire to have more children (Mahmood, 1992). This desire of not having a daughter also resonates with existing findings. Women in Pakistan have a strong preference for sons which reflects their own subordinate position in the society (Khan and Sirageldin, 1977; Winkvist and Akhtar, 2000). This suggests that women in Pakistan can make the decision of the number of children (Ali and Haq, 2006); however, professional women in Pakistan associate the presence of children as a barrier to career growth (Zaman and Zulfiqar, 2005) and the presence of young children (regardless of their gender) may pressurise a woman into leaving her career (Syed, 2008).

This was the only participant who discussed limiting her family size to reduce WFC. While this should not be generalised to all women, it is nevertheless a significant finding. Other factors that could affect the family size include concerns over the lack of adequate childcare centres. Roudi-Fahimi (2004) clarifies that Quran does not prohibit birth control. She rejects the arguments of some Mullahs that Islam prohibits family planning and the use of birth control methods on the grounds that any method or mechanism of preventing pregnancy is infanticide, which is strictly condemned in Islam. So limiting one's family size as a strategy to lower WFC has potentially more to do with the social and organisational structures rather than Islam.

8.3.1 Intergenerational division of domestic labour

This research provides empirical support of Pakistani families operating as hierarchies with 'sexually segregated spheres of activity' (Fafchamps and Quisumbing, 2003). The analysis also hints at age interplaying with gender in designating domestic chores. The strategies of diffusion of domestic chores used by women working in banks to cope with work-family tensions are illustrated below.

For the married women in the study, arranging childcare was considered a major source of role strain due to their 'good mother' identity. The availability of reliable childcare with family members seemed a crucial determinant of whether the mother was able to return to work after her marriage. As a participant said:

After marriage, often it gets difficult to continue career along with children but since I am in a joint family, there is no problem. Because there is always someone at home to look after [the children] [WB5]

The dependence and availability of family members for childcare affects women's experiences of WFC. Informal childcare²¹ was found with mothers or mothers-in-law, sisters, aunts or female relatives. No one mentioned support from friends or neighbours. There were expectations that female relatives would help with childcare, and often they were keen to help. Specifically, there was a feeling that female family members may take offense if the child was not left with them for look after. For example:

One should consider a day-care centre when there is nobody at home. My children's grandmother said, "you need not worry about your children, I will look after them." That is why I never thought of the day-care centres [WB5]

Some women had experimented with a childcare, but the experience had not been positive, and eventually, childcare was sought with the family members, as a participant shared:

When my sister who used to take care of my daughter got married... so I admitted her in a day-care centre. But it was not a good experience. So I hired a maid and then started sending my daughter with the maid to my mother's place [WB1]

This narrative highlights that childcare centres did exist as back as 1990 in Pakistan; however, no statistical data or existing research has been found to support this finding. Childcare centres were "not really an option", as a participant said:

My sister looks after [my children]... this is a big support for me. I have never thought of [day-care] because I don't think it's appropriate [because] how can a person who doesn't know you or your children take care of your children? Besides... I don't think there are many - or at least developed - day-care centres in this city. I am satisfied with my own mother; not even my husband's mother. I don't trust her. And [my husband] agrees with me on this [PB18]

There were also tensions in picking the most suitable family member for childcare. The wife's family [*maika*] was usually favoured because of trust, but the husband's family [*susraal*] was considered more appropriate because of face-keeping. For example, a participant said:

²¹ The term day-care centre used here refers to a childcare centre.

My husband does not allow me to leave my daughter with my mother. One reason is that my mother is ill and it would be tough for her to take care of my daughter. The other reason is that we live in a joint-family and people talk about you then, “we were sitting there to support but she took our child to her mother” [PB15]

In this case, the mother’s ill health was accepted as the justification to use the child’s paternal grandmother as a babysitter; however, there were also cases when the mother-in-law was less abled, but due to being the only available family member, she was responsible for childcare:

My mother-in-law lives with us but she cannot listen - she is low on hearing... She can look after the children while sitting [in-front of them] but if she is not looking and they are weeping, she cannot hear. So I have a maid who looks after my children and my mother-in-law supervises her [PB12]

There were also cases when the family members had refused, directly or indirectly, to look after the child while the mother was away at work. For example, “my brother-in-law’s wife lives with us, but she is not there for me. I cannot leave my daughter with her” [PB15]. In such cases, maids or paid domestic help were used, for example:

My *saas* is old and my *bhabhi*’s daughter is disabled so she is already over-burdened... I can’t ask her to take care of my child. So I need a maid [PB22]

Women working in the banks had economic resources, because of the additional income from their jobs, to be able to afford a maid to help with childcare (as will be discussed later). However, leaving children alone with a maid was not desirable because of the lack of trust and accountability - as a participant said, “Mentally I am not that tensed because I don’t leave them with the maid. They are with their maternal or paternal grandmother” [PB9].

Some women expressed a view that they wanted to give their relatives a break, or not burden them with their children. For example, one of the participants [PB11] said that she did not want to over burden her *saas* so she left her infant daughter with her mother who lived at a distance of ten minutes’ drive. At her maternal home, the responsibilities for caring after her son were shared between the female family members:

Nowadays, my sister is having vacations so she also looks after her... it is not like that I am not a good mother but the point is that they love and care for her even more than I... She is also attached to them so I

am over-satisfied with them... mostly I do not even have to bother to call up on them [PB11]

Family members could not remain available forever, therefore, some women talked of switching family members or options for childcare. For example, a participant's [PB12] first child had been raised by her mother. When she migrated to a different city, her cousin replaced her mother's role in looking after the second child, "I was worried that I don't have my mother here so who will love my child, like who will give the love of maternal grandmother but *masha'Allah*, he is very much loved." Finally, she had resorted to her mother-in-law and maid to look after her third child.

There was a preference then to leave children with maternal family members, rather than paternal care, where possible. There is also evidence that a family member's availability depended on the family structure – there were no definite or certain family-based childcare solutions.

In addition to the family's help with childcare responsibilities, support was also sought within domestic chores. Most women appreciated the support of their female family members in performing domestic chores, especially on the weekdays. For example, a participant whose husband was also a banker and they both returned home late and tired, relied on her family for dinners, "In the week days we go to *ammi's* place for dinner at 9:00 or 9:30 p.m." [PB18]. In another case, all the domestic work was performed by family members, such as, "Usually my sister-in-law does all the work" [WB5].

Such help from family members was not taken-for-granted; women acknowledged their supportive behaviours and saw it as a blessing, "Luckily my in-laws and my own family both are in this city so the both grandmothers fill my deficiency" [SB1].

Women's daily lives seem to be filled with an inner turmoil about balancing their maternal and worker roles and making the best of the family's support, which was subject to change. As explained earlier, mothers felt detached from their children and guilty for not being full-time mothers. They seemed to be quite satisfied with the quality of childcare provided by other family members but were aware that a mother's love was still lacking. At the same time, they also seemed to be aware of the uncertainty associated with such support structures, "We eat at *ammi's* side and if she is not available then my mother-in-law is very sweet and

asks whether we would like some dinner” [PB19]. An example of the most supportive mother-in-law is:

My mother-in-law is very old and she is also very ill, she is a heart patient, but seriously speaking she is already doing so much like is the one who she cooks all the food, I have never cooked. In fact, I just do cooking on Eid or special occasions, and even then I cook under her supervision. She is very nice and manages the entire domestic work and she is very supportive. When I go home she is done with the cleaning, even ironing my clothes, etc. [PB11]

Although support was sought primarily from the women in the family, men also seemed to contribute. This was on an exceptional basis, for example:

I don't have to worry much about domestic chores. My father-in-law lives with us, he manages... My case is very exceptional... usually males are not very cooperative... Because my father-in-law was also a banker, he is quite familiar with my job [SB3]

Although many of the participants were living in the nuclear or separate family setups, the idea was that living in a joint-family system had many advantages, especially in terms of reliable and free childcare. Other benefits included the help of family members in saving the face of a ‘good woman’, which could be breached when a working woman was not available at home as a hostess to any unexpected guests. As a participant said:

If you are living in a joint-family and if a guest arrives but you have to go out somewhere, then you can leave - you are spared [from the hospitality] because there are other family members to entertain the guest. The family members will make up some excuse to the guests that you went to your *ammi's* place or you had to go out for an urgent piece of work ... In spite of everything, they are human, they eventually empathise with you [PB15]

The phrase “In spite of everything, they are human, they eventually empathise with you” is very contextual. Family members can be empathetic and considerate of their work-family load, but winning their support is not easy. The participants talked of the pain associated with living in the joint-family systems in terms of the added restrictions on a working woman's unaccompanied mobility, perceived family negligence, accountability to the in-laws and the additional chores related to the larger number of family members. When the joint-family members were not understanding, as was the case for the majority of participants, the women

seemed to rely on their parents for help in coping with work-family dilemmas, as a participant shared:

I assumed I would have some problems, like my mother-in-law was against my job. My family has supported me very much; if they had not been in the same city then it would have been quite a challenge for me to do the job. Because of my family, now there is no tension that I will have to do cooking after going home [PB19]

The argument made above is that in principle, the family members should help women in performing their homemaker roles, but in practice, the support from family is uncertain and complex.

8.3.2 Discreet help from men in the family

Bourdieu's concepts of *symbolic violence* and symbolic power suggest that the dominant are also dominated with regard to men complying to the idea of a 'man' (Bourdieu and Wacquant, 1992). Only a small minority of women expected the men in the family to carry out all the domestic duties, especially in the kitchen. There were many comments that the society was going through a change, and it was improving in terms of acceptance of women's work outside the home and men's work in the kitchen. The general agreement was that male members in the family do offer help at home, but largely, it is gendered and subject to societal criticism.

A very touching example of this was shared by a participant [PB12] who had been married for 12 years. She shared that a few days ago, she had returned home at 10:00 p.m. to find the dinner had been served by her husband. Initially, she was overjoyed at his help, but it turned out so spicy that the children got tears in their eyes. Her husband made a joke of it "Come on guys. I am not a professional cook." Her husband's help in the kitchen was disapproved by her mother-in-law, who lived in the same house, "He follows you like a puppy and does exactly you say. You have turned him into a fool." In her defence, the participant listed the domestic chores she had done before going to the office and clarified, "He doesn't criticise my job in front of you, but he is harsh to me in your absence and I have to endure it" This seemed to console her mother-in-law, that his son still had some control over his wife. The participant said that her husband understood, "There is a difference between a housewife and working woman... he is aware that I am doing a job and looking after the home too." [PB12]

This example of a narrative shows three perspectives on men's help in the family. First perspective is that for some of the participants, the societal structures have accepted women's role as breadwinners and there is no objection or labelling of a husband's help at home, therefore, he can help out in the open. These women acknowledge the supportive structures and the coping mechanisms within the family. Some examples of these experiences are as below:

My dad can cook because he has lived in Saudi Arabia... He doesn't wait up on us that we will come and serve him... You can say that there is a Western environment in our home [IB4]

And in another case:

Even my *jaith* [husband's elder brother] cooks... He even makes the tea... nobody has any objections. Everyone knows that we have this *mahol* [translation: environment] in our home that everyone helps out. My husband used to be in Dubai, he has been cooking since the early days of marriage [WB5]

In the majority of cases where the participants shared experiences of men's help at home, it involved a male family member's migration to another country where he had to cook himself, thus an on-going transformation in gender role ideologies from traditional to egalitarian.

The second perspective is that society approves certain types of chores to be performed by the men, but not others. This corresponds to traditional gender role expectations in the Pakistani context, and the contradiction between women's ideals of equality in gender roles with their family setup. As a participant explained:

Look, there are some chores that do not suit them and some chores that do suit them [for example] they would not look nice with a broom or with dirty dishes... but if the air-cooler at home is out of order, they can get it repaired... and like bringing some grocery... we don't want them to do more. And even if we try, we can't make them do more [PB7]

Other acceptable tasks included dropping the children to school in the morning, or, checking up on children's homework, for example:

My husband has a government job and he comes home earlier than I. So we divide [teaching the children] among ourselves. He checks over our son and I check over my daughter [PB9]

When women considered the husband as “not typical” [PB16], there were also cases when the husband prevented some of the societal criticism subject to her if she missed social events due to work commitments. A participant shared, “Now my husband and I have to decide which one of us will participate, usually he is the one who goes” [WB2].

Both of the participants who said that their husbands helped them in the kitchen despite social disapproval were earning significantly more than the husbands. Since Pakistani society dictates financial provision upon the husband, or men of the family, therefore a man’s inability to provide sufficient earnings to the family can be seen as ‘economic abuse’ (Siddiqui and Hamid, 2000). It becomes a matter of the family’s survival, allows a woman to legitimise her breadwinner role, and she can shake out of the expectations of behaving as a submissive homemaker.

One example of a husband’s help in the kitchen is:

Like when I am getting late from the office, or I don’t have time and the dinner is getting late, he says, “Hand it over to me, I can chop the vegetables”... If we have to go somewhere, and we are running out of time, he helps with the children also. He does not help financially; otherwise he does help [laughter] [IB2]

In the second case, the participant shared that she was earning almost five times as much as her husband, she was one of the most well-paid participants of the study. This remarkable difference in the salaries between the participant and her husband could be exceptional in the Pakistani context, but then kitchen as her husband’s ‘responsibility’ is also exceptional.

In the start [after the baby’s birth], when I got home, I first put the baby to sleep, by which it was around 10 [pm] and then I used to start cooking the dinner... So by the time dinner was served, it was 11:30 [pm]... we didn’t feel like eating so late. Then he suggested, “You can take care of the baby, I will help with the kitchen.” Now I just go to the kitchen to check up on salt, etc., otherwise cooking is his responsibility... I am very lucky in this regard [SB1]

The husband’s work in the kitchen was not seen as a “due right”, but as a matter of “luck”. She continued to share that in the presence of family members and guests, the level of her husband’s help decreased and she had to resume her responsibility in the kitchen:

When I was in the kitchen making tea... he would serve *nimco* [snacks] and chips in the plates. My *saas* didn’t feel good about this. She used to keep calling him off and say, “take rest”... At times, there

were guests who tried to mend him, “Why are you going in the kitchen? If she is working, let her work” [SB1]

Here, “tried to mend him” is an example of the reproduction of culture; deviation from the established patterns of gender is snubbed by the influential members of the society. As already discussed, Pakistani society can label men who go into the kitchen as well as women who allow men to go into the kitchen, as these are against the image of a ‘strong man’ and a ‘good woman’. Generally, the men only helped in discretion. An example of this is:

Sometimes he helps me with the household chores but he never does it in front of other people because he takes it as an insult to do his wife’s work ... “I will not! What will people say? That he is a man and he is doing domestic work? etc.” You know: man’s ego [rolling eyes] [SB4]

When men’s support in the kitchen was not socially accepted, it was usually in the joint or extended family systems, for example, “We are able to handle these things when there is no one around” [WB2]. Some husbands do help out in secrecy, which means they can help out their wife and prevent societal disapproval simultaneously. If their discreet help is revealed to other family members, this can have negative consequences. Thus an intersection between cultural stereotypes and gender is oppressing the working women. Although many women criticised the society members for objecting to men’s help in the kitchen, but at the same time, they also reproduced gendered values through their own practice. For example:

Sometimes when [my husband] sees how tired I am, then he does help... Once my brother-in-law saw that my husband was washing dishes and commented sarcastically, “This is just wonderful! You are doing your wife’s chores.” People in our society consider this awkward although there is nothing bad about it. When both are earning money, both should work equally as well... I don’t feel good also because I am used to doing everything myself. So I don’t ask for help... If he does it himself, then that’s okay [PB9]

Overall, there was also awareness among women that attitudes towards men’s work in the kitchen was changing in Pakistani society, with some family settings still holding traditional gender role ideology while some were moving towards egalitarian identities. Paradox existed between their ideals and practice, they wanted men to help, but were also resisted when they did. As opposed to the tension in accepting men’s help in the home, women seemed to widely accept help from other less fortunate women, as discussed in the next section.

8.3.3 Appropriating labour of the less fortunate

To a large extent, women working in banks depend on the less fortunate to cut the domestic roles and responsibilities. In addition to the drivers, home-tutors, gardeners, drycleaners, etc. who helped them with their domestic commitments, there were maids. The day-time maids may be hired for every day, or only on the weekends or weekdays. The tasks assigned to the maid(s) are segregated differently across families. The general response was, “I have a maid for the domestic chores” [e.g. SB2] which include cleaning, cooking, dish-washing, laundry and childcare. Others hired maids for only the weekends, for example:

Saturday is also our laundry day. My maid comes on Saturday and I supervise her [SB1]

Maids were commonly hired for cooking, for example, “I hardly cook - the maid takes care of the cooking” [SB6]; however, some participants were critical of the servant’s hygiene and said, for example:

We do have a girl and a boy from the village but since the beginning, we have been habitual of preparing meals ourselves. It is preferred in our family that women do the cooking themselves, either the wives, daughters or sisters [PB21]

Some women have adopted a middle path in which maids cooked in the absence of the participant:

The maid assists... I prefer to prepare at least my children’s breakfast myself because I am not home for lunch or dinner time anyways [WB1]

One of the participants talked about her maid’s work-family dilemmas; and how her mother had supported her by arranging a maid in anticipation of her work-family dilemmas.

My husband comes home at 5:00 p.m. so she comes and does all the household work. At 7:00 or 8:00 p.m. she leaves. When I reach home, she is still working and she also helps me in the kitchen ... She is my third maid and is very loyal. My previous maid quit because she got married and had a child. I got this maid from my parents... When my children were very young...my mother was like ‘when you get a full-time job, how will the children manage?’ So they sent her from [their city] [PB9]

In addition to helping in the kitchen, the maids also help out in the laundry, cleaning and child-care. “I have hired a maid for the laundry and cleaning” [WB5]; “One maid only looks after the children... another maid comes only on Sundays for laundry” [PB12]; “I have a full-time male servant and a maid. Maid only comes in for the cleaning, etc. but the guy is there for cleaning, cooking and managing other stuff” [PB4].

Maids are also hired to complement or substitute other coping mechanisms for childcare. Many participants depended on a combination of a maid and mother for childcare, rather than relying solely on a maid. While there is some empirical evidence in the literature on using maids in cooking, laundry, and childcare (Kamal *et al.*, 2006), this study also provides evidence of the need for supervision of these maids. The need for supervising the maid can be attributed to the poor security situation at the level of the context (Layder, 1993), where women in Pakistan are commonly known for stealing and child abuse. These concerns were clearly voiced by both single and married participants when they emphasised that a family member had to be supervise the maid(s). A few examples are, “My father- and mother-in-law are at home... they supervise the maid- she can’t be left on her own. She tends to the needs of my younger son” [IB2] and, “What do you hear in media these days? ... If you keep a maid, and they kidnap your child, what would you do then?” [PB15]

Ironically, the work-family conflict situation of domestic servants has received very little attention to date. A major contribution is the work of the cash-in-hand can reduce the maid’s poverty; however, they feel insecure at work due to the lack of legal protection, their children are neglected and the employers do not appreciate if the maid’s children accompany her to work. The employers are probably not sympathetic about their leave. This represents the shared experiences and struggles between two groups of women with very different socio-economic positions in Pakistani society.

Apart from maids, there were drivers, gardeners, and home-tutors to help with the family-specific causes of WFC. Concerning the home-tutors, the participants seemed to be guilty of not tending to their children’s homework themselves, for example:

My son studies from a *Qaari Sahib* at home but still I feel that I should be the one teaching him. I am not happy with this [SB3]

At the first instance, having a range of hired help at home at one’s home may appear to significantly lower women’s domestic roles, but as discussed earlier, it is not always the case.

The next section presents findings for coping strategies that fall outside the work or family domains.

8.4 Domain-unspecific strategies of coping with work-family conflict

This section will present the major domain-unspecific strategies utilised by women to manage their dual roles in work and family domains. These include personal sacrifices, time management and seeking religious and social support.

8.4.1 Sacrificing the self

The most significant personal coping mechanisms of working women appears to be maintaining an accommodative stance, which, as the literature also suggests, is primarily based in their socio-cultural context (Arif and Amir, 2008). Their *habitus* dictates the notions of sacrifice, compromise and accommodation as a part of their struggle to be a ‘good woman’, which may also be the case for unemployed women. Generally, the participants referred to how a woman had to make sacrifices and adapt to the demands and expectations of the more powerful members of the society to be identified as ‘good women’, which was considered essential for their survival. The most rational choice available to many participants was to mould their lives to the structures and mechanisms that favoured their domestic roles. This ideology was experienced widely by the married women; however, the single women were also subject to sacrifices. Some participants had internalised gender to the extent of misrecognising these sacrifices as achievements.

In the first place, career opportunities for women are very limited because of the gender-biased structures and policies of the banks. Secondly, even when women are provided the chance to take up training and/or promotional opportunities, work-family tensions intensified, forcing them to forego such opportunities. In the early years of the career, many women had actually undertaken training and transfers to various branches within or outside the city as per the bank policies. These trainings and transfers had been compulsory, rather than voluntary. However, later on, in the rare case that women were offered a chance for training or promotional transfers, such opportunities were sacrificed because of the expected implications of longer working hours or migration to another city, in other words, greater adherence to the definition of an ‘ideal worker’. The double *chardiwari* in terms of travelling outside the familiar territories corresponds to the notion of a male worker and challenged a

‘good’ women’s *izzat*. Women felt they had no choice but to forego such opportunities because of the salience of their family role or because of the lack of support from the family for such career opportunities. Some women talked about their struggles and negotiations with the decision-makers of the family, and in such cases, the majority of married women were more disadvantaged than the single women due to the former’s lower positioning in their *susraal*.

In terms of sacrificing career opportunities, ethnicity interplayed with gender and marital status: *Syeda* and *Pathan* had different experiences of disadvantage based on the ethnicity-specific traditional values and restrictions on women’s mobility, even if for the sake of career progression. A *Syeda* shared that in light of her parents’ concerns regarding harm to her *izzat* in overnight stays she had eventually ‘obeyed’ her parents’ decision to turn down a better job that required travelling and justified by saying she was herself a “coward” [IB1]. Their meekness is justified through internalised gendered oppression.

Four participants did share experiences of having travelled to, and temporarily lived in, other cities for mandatory trainings, foregoing which would have resulted in a breach of the employment contract or severe negative effects on their career. They spoke of these temporary assignments as if they were a burden, rather than an opportunity. Generally, women seem to readjust their expectations and submit to the power imbalance: their mission in life at that moment is survival, not success. This acceptance *and* participation in *symbolic violence* against their own gender seems to be linked with Islamic ideology that despite facing gender-specific discrimination and suppression, the professional women in Pakistani workplaces may still consider their current status to be a blessing of Allah Almighty (e.g. Hunjra *et al.*, 2010). As such, women seem to be resolving such work-family dilemmas by sacrificing or lowering their career ambitions, as per their *doxa* that women are homemakers and should be the property of men (Weiss, 2006).

Not being a Muslim does not always translate into more ‘freedom’ in job-related mobility. Such sacrifices are not exclusively the case for *Syeda*, or Muslim women, but also for Christians. A Christian woman [SB1] had migrated to Karachi to start her banking career and undergone many promotions immediately after her training. However, after her engagement, she had been forced to return to her hometown Lahore where the career progression was comparatively very slow:

If I were a boy, I would have never been forced to leave [the city]... I wanted [my husband] to settle there with me but since his family was here, you know how it is, they resisted, “why should our son go away from us?” So naturally, I had to migrate to where he was [SB1]

The discourse of “forced”, “could not”, “naturally” and “obviously” strengthens the evidence that making sacrifices and being silent was not an option, but a constrained ‘choice’. Even when the parents are supportive of the single woman’s banking job and career opportunities, it does not necessitate that after marriage, the in-laws will also be supportive. When women resisted gender-based sacrifices, they risked losing their jobs or marriages, both of which are dependent on the decision-makers of the family. As Bradley (2007) put it, women actively ‘do gender’ despite gender-awareness because the gendered structures put restraints that are difficult to resist; as agents we free to choose, but our choices are constrained by the contextual factors.

A single woman who had tried to negotiate with her parents about taking up a promotional opportunity in another city had been warned, “if they are posting you there, you better resign” [SB7]. Such threats can pose contextual emotional labour for working women, and even materialise into women’s resignation from the job, or separation and divorce. While the single women talked about their parent’s resistance, newly married women referred to in-laws and the older, married women discussed the non-supportive attitude of their husband, especially in matters relating to out-of-city training sessions spanning from three to thirty days. In all these cases, such sacrifices for the resolution of work-family dilemmas were regarded not as a free choice, but a choice based on their being a woman, or a married woman, as put by a participant:

My husband loves my pay but he does not support me in reality. Once I had to go to Karachi for training... he thought I was going for fun... there were other offers also, but I turned them down, because my husband did not want me to go... Obviously, it had bad effect on my promotions and career. But what can I do? [SB5]

Gender, culture and religion interplay with the institution of marriage to subjugate women’s position in the society; and regardless of the shape of the intersectionality, it was vital that a woman became impervious to the societal criticism that could damage her self-esteem. Almost all women shared experiences of especially being criticised for poor homemaking skills, travelling alone (to work), interacting with *na-mehram*, ignoring the children, not being a ‘good’ wife, daughter, sister, mother or daughter-in-law, not being a

dedicated/serious/regular employee, and being ‘modern’. One of their strategies to cope with such criticism directed at their homemaker-breadwinner roles was to remain silent and become indifferent and thick-skinned to the criticism by extended family members, in a way of sacrificing one’s self esteem to avoid making matters worse. A participant summarised it as:

In some families, women have no life. Or even space ... this is worsened after marriage when your in-laws and others persistently nag you, and you have to be *dheet* [translation: thick-skinned]... But if you expect that no one will pick up on you... then you are badly mistaken, that is not happening [PB15]

Some participants had clear complaints of what could be referred as the unfair rules of the games of gender, culture, religion, age, marital status and family structure, and how these oppressive structures interact to oppress them as a group. They compared their repressed personal realities with the less-disadvantaged groups: domestic women, women with different family structures, women in health or academic sectors, women in other departments of the same bank, women across the hierarchical levels, and women in other banks. Using an intersection perspective helps to caution against the additive dimension of various strands of oppression. Although gender appears to be the most salient cause of sacrifices among women, it was not always additive, and neither are other social strands. In some cases, gender interacted with class and the culture to control both women and men when the organisational processes for taking leave can be oppressive, for example, as observed by a participant:

People usually remain quiet. They don’t take such stands. There is this poor guy [XYZ]. He is often the victim [of the bank’s] yes-boss culture. To date, nothing of that sort ever really happened with me [all praise be for Allah]: whenever I needed leaves [from the bank], I got them [PB18]

Many women were prepared to ‘opt out’ of the job to reduce any tensions based on their breadwinner role. One more aspect of sacrificing the self was evident in the way women spoke of ‘doing without’ (Sweet, 2014), for example, they had cut down on their visits to the gym, beauty salon, family rituals and social events as a way to lower the work-family pressures. Such Work-Life Conflict (WLC) experiences included giving up one’s personal time or rest on the weekends to fulfil the pending obligations of a ‘good woman’, for example, “complete cleaning” and “doing the laundry properly” [SB4]. As such, women not only seemed to rush their personal time, but also showed attempts to disaggregate domestic

chores for weekends, paid help, or other family members. They also tended to reschedule domestic chores, as shared:

When I go home, I am tired, I can't do it. I can't do it properly. I mean, I do *do* it, but I can hardly do half of it and I have to leave the rest for the maid [PB8]

The discussion has already touched on how some women complained of not having a life. It seems that WLC, or discounting the individual self, is one of the most common strategies adopted by women to cope with the conflict between their homemaking and breadwinning roles. For example, a woman could feel so guilty about spending so much time in the office and not being a 'good daughter' that she could compromise on her personal life, "When I am with my family, I avoid picking up my phone calls because of course it is important to give time to the family. My parents are very particular about family-time to keep the family ties intact." [IB7]

Nevertheless, the major focus of the compromises was in the workplace, such as foregoing work-specific opportunities and breaks. For example, a participant who had been working in the bank because she said her husband wanted her to have her own identity instead of being identified as Mrs. XYZ. She left the bank around "8:00 p.m. in routine" and shared:

I would have been quite ahead in my career right now. There were some promotion-based-assignments that I did not take up because of my family... It is important for me to be with my children, even if it is for five minutes before they fall asleep... This is of great value to me... so I refused [PB10]

Like many other participants, she also felt that she had been on her toes since she had joined the bank, but taking a career-gap was not an option:

I want to have a break because it is so hectic. And since '96 I have been working and I need to have some time off, just some time for my family. But in Pakistan, it is not possible because if you leave your work once, then you cannot go back because there are not many working opportunities available to us. We have to consider this as well [PB10]

Job opportunities in the Pakistani labour market are extremely limited, especially when a strong *sifarish* is absent. Therefore, women seemed to be forced to continue their job without

any 'break'. A woman talked of doing without a lunch break in routine in order to save time as a way to reach home early to fulfil her maternal responsibilities:

So I have stopped taking any sort of a break and try to finish my work at the earliest. I leave my bank early so that no one else [at home] has to suffer because of me, because obviously I had given time to my *phupho* [aunt] that I will come and pick up my child at a specific time. Of course, they have to go out somewhere and they have their own lives but because of my child, they are bound to stay back at home [PB15]

On the one hand, family members who were helping with childcare could be offended if the participant did not return home on the specified time, but on the other hand, the workplace processes required visibility beyond the official working hours, thus creating pressure. Such a way of compromising on personal breaks [e.g. for lunch or prayer] can negatively affect the personal health, similar to the possible negative effects of wrapping up official tasks to go 'early' on the employee's perceived performance and image of 'ideal worker'. However, these sacrifices do seem to ease the guilt and sense of burdening the extended family members for childcare.

Interestingly, one of the reasons women still continue to work despite intense WFC experiences is because, in their opinion, their current situation is better than the situation of 'purely domestic' or unemployed women; and that their current job is providing them with some additional symbolic and financial capital to provide better living standards to their children, and that WFC will reduce when the children have grown up. It appears that it was the love for children, the aspiration to provide a better future to the children that provided women with the strength to continue to work despite WFC. Trade-off between guilt and hope of a better future was shared by many women, for example:

Sometimes, I get really fed up. I get tired. For the last 2-3 days, I was not feeling well. I did not feel like coming to work. But you have to do it. You have to do it for the kids. You have to get up regardless of how desperately you want to lie down or rest [IB2]

The next section discusses in detail how women try to manage their time to reduce or avoid the clashes between breadwinner and homemaker roles and responsibilities.

8.4.2 Managing time

The banking industry in Pakistan does not provide part-time work at all, as already discussed, which may force the working women to take up part-time maternal/homemaker role to cope with WFC. As the participants of the study talked of ‘double duties’, I argue that on some days, they are actually performing two full-time jobs – one at the home and one at the office.

Many women talked of dedicating the weekends to preparing the family’s favourite food cleaning up the house ‘properly’, doing the laundry, ironing clothes for the next week, visiting the tailor, attending social events and paying pending visits to the extended family and social circle, and taking the children to visit their grandparents. An example is:

My personal secondary chores are completed on weekends...If my mom has to go with me for shopping or for grocery or to the tailor that is also reserved for the weekend. In fact, all chores are to be completed on the weekends [PB5]

Women seemed to take up full-time homemaking roles over the weekends in a way of compensating for their perceived negligence of the home during the weekdays when they had to work full-time in the bank, which for many, was from 9:00 a.m. to 8:00 p.m., either five or six days a week. In case of single women, the weekend-duties extended to driving, “If someone wants to go anywhere I am the driver. Usually my sisters and my mother keep tasks that need me to drive them around pending till the weekend” [IB4]. Few women had personal cars; some women opted for commuting between the office and home on Rickshaw instead of public bus to save time.

A woman whose children had reached the school-going age tried to be a “full-time” mother on the weekends:

Somehow or the other, we manage. We have to [manage]. They miss us sometimes. We try to fulfil that on the weekends. On Friday, Saturday and Sunday we give them full time. So they anxiously wait for the weekends [PB9]

The majority of married women with young children who were experiencing severe work-family dilemmas seemed to take it one day at a time. Many participants regarded WFC as a temporary phase of their lives, and hoped that their lives would be better in the future when the children had grown up. WFC was a built-in cost they seemed to accept to pay for the

benefits that their dual roles provided, especially the financial capital from the job, which was essential for the provision of an adequate lifestyle to the children in the background to the rising inflation in the country. As such, despite occasional thoughts of leaving their jobs, the participants were still working. For many women, it was maintaining an optimistic outlook for the future that kept them going:

I think of leaving my job like three times a day! But then I have second thoughts: ... After three or four years... [my sons] will have grown up and have their own lives... Then maybe things will get better [PB18]

It was seen as increasingly possible, or desirable, to combine family and work as children got older, "My child is old enough now. He has developed his routine now and has also become responsible. So I think I can manage it" [PB16].

Women seem to be dealing with WFC experiences by not only keeping a broader vision of their lives, which encompasses lesser demands of childcare, and rising inflation in the country, but also by suffering in silence. While women widely recognised that suffering was common among women, and among women *and* men, they did not necessarily acknowledge the uniqueness of their oppression based on the interplay between the structures of middle class, gender and culture, for example:

When children were young, he used to tell me to leave the job; but now obviously he is also getting help. He says, "If you can manage then it's fine otherwise there are no issues from my side." Now I also think that my children have grown up. My tough time is over now. Now I can't sit at home and become a house wife. And nowadays, there is a lot of inflation. You cannot survive. Everyone struggles to the best of their abilities. Somehow or other, I am managing [PB9]

Generally, a woman's defence of her husband's image did not seem to be reciprocated by him. Women's subjugated performance of dual roles of homemaker and breadwinner were compounded by the effort to preserve the positive image of their husband. Pakistani women's status and authority tends to improve with age. While bearing sons generally ensures security for life, gender relations in Pakistan are reversed with age: daughters experience suppression while the mothers or mothers-in-law become authoritative, domineering figures. Similarly, patriarchal relations may widely differ across public and private spheres (Walby, 1990), with older women generally having power and hold over the family members within the *chardiwari*; but face extensive restrictions and gender-based segregation, such as *purdah* and

exclusion from certain occupations in the work domain (Qadeer, 2011). As such, there is dichotomy of gender relations in public-private and young-old.

The next short section discusses the religious and emotional social support women seek to be “strong” to cope with WFC.

8.4.3 Seeking Support

This section will discuss that women working in banks in Pakistan try to reduce their WFC by seeking support from family members (husband, parents, in-laws, and siblings), manager *sahib*, paid or non-paid domestic helpers, and religion.

The general opinion was that, “to be in boss’s good books you have to repeatedly chant, ‘Yes! Yes! So true! You are absolutely right!’”... No matter how unfair an issue is, you cannot take a stand” [IB8]. This might not be the case for men working in the bank, who have the male privilege to interact with male management.

When a woman resisted these power relations based on gender and hierarchy, they were ‘sullied’. One of the participants shared a disturbing but meaningful part of her life. In the start of her banking career, she had been very optimistic and enthusiastic and tried to prove herself as an ‘ideal worker’, which included working in the bank till late in the nights. The manager *sahib* had sexually harassed her, and because she had “not compromise[d]” and “taken a stand”, this had badly affected her career growth as well as her reputation in the bank and in the family. She felt that because she was a woman *and* she was working, she did not have a say at either the home or the office. Her way to cope with this phase of her life was religious, “the matter is between you, that person, and Allah. You have to leave the matter in Allah’s hands. And Allah will judge him” [IB3].

When the stress from WFC (or possibly life in general) intensified for women, they believed that praying would help. A few women had similar narratives, “I don’t pray regularly... but when I have these special phases then I resort to praying” [PB21]. Some women prayed to achieve balance between ‘good woman’ and ‘ideal worker’ and one participant actually regarded her job as *ibaadat* [SB5]. As such, using religion as a coping strategy can provide emotional release and psychological consolation.

In addition to religious support, women also sought social support. Generally, women felt that due to exhaustion from the double duties, they got frustrated, but the family's understanding behaviour made things better. There was also a concept of mother's mentoring who, for example, suggested, "you should not take your work tensions to home" [PB6] and, "keep his work life and family life separate" [PB6]. A participant, single, had ended up crying in the bank and thinking of resigning when her manager had scolded her for her low performance and she had felt better after receiving social support from friends:

They explained, "*yar*, this happens in every job. It is also happening with us. It is also happening with you. *koi baat nahin*. It is your career that will be damaged if you quit, even though we are not career-oriented, but for the time being we are free so doing a job, so stay quiet, *koi baat nahin* [let it go]. Take one day at a time. It will be alright" [IB1]

In case of married women, if the husbands were motivating and encouraging, it helped women feel strong and capable of negotiating work-family roles. One participant was lucky to have a lot of bankers in her extended family, due to which her working till late hours in a bank was acceptable. She said:

My husband is a banker and I always have his support... I have 3-4 bankers in my family ... and they are a great support for me. Like in my previous branch, I used to get very late but my husband always understood me as he also gets very late at times. After marriage I thought that job will be tough as my father-in-law is quite strict but whenever I get late my husband and brother-in-law support me that it is routine in banks ... and this is normal so does not matter [PB11]

However, some women did not feel like discussing any work-specific tensions with their family members because "they have no interest in us or in our jobs" [PB15] and, "Why does he have to do with these things? Let the office work stay in the office" [WB3].

8.5 Conclusion

The findings presented in this chapter contradict the general perception of Pakistani women as passive victims. Women working in banks in Pakistan seem to be aware that their breadwinner role is not legitimate, and it is upon them to cope with the organisational and societal processes. When the necessary support from the family to take up certain assignments or training opportunities is missing, women forego these opportunities with the belief that it is a temporary sacrifice for a brighter future. They actively plan ahead for any

foreseen family-specific factors that can create WFC by accumulating the annual leave. Indeed, such organisational benefits have prevented any intense incidents of WFC, such as a fourth maternity leave and *Umrah*. Some women also go against the societal norms of a quiet, submissive ‘good woman’ and speak up about their domestic ‘problems’ to acquire the male manager’s ‘sympathy’. This authenticates their absence from the bank and allows them to reduce work-family tensions. When the organisational processes exclude women, for example, by not posting them in certain locations, this is sometimes misinterpreted as favourable to the women. There are even cases of benefitting from ‘women privilege’ at the cost of lowering the ‘ideal worker’ image, i.e., being a woman automatically enables them to work fewer hours than their male counterparts.

A major determinant of using the work-specific coping strategies is the unearned privilege based on *sifarish* as a form of symbolic cultural capital. Having an influential background can increase a woman’s access to the organisational benefits, possibly more than her male counterparts. An awareness of such inequalities based on gender and power is the first step towards resisting the societal structures.

From the family sphere, the major help in reducing work-family problems comes from the outsourced domestic labour, i.e., maids are usually hired to help with cooking, cleaning, laundry, but these are affordable through economic capital that comes from the paid employment. Similarly, there are trade-offs associated with joint-family systems. These can restrict women by putting pressure through a disciplinary gaze, demanding performance of domestic chores and discouraging men’s role in the kitchen. However, joint-family systems can also be social capital in the sense of providing free and reliable childcare and supervision of maids. Even the women’s parents and siblings help in childcare. Nevertheless, women are aware that the strategies to balance work and family roles are to be improvised and planned by themselves, and that the support structures at work or family domains are uncertain. Because WFC is widely seen as a personal responsibility, the strategies to prevent/reduce/eliminate it are also internal to the women. However, their choices are limited, and they are subject to the subjective structures, therefore, the pressure of WFC is primarily being absorbed by the personal self in the form of sacrificing sleep, giving up leisure time, praying, being strong and optimistic. During phases of intense or frequent WFC, women feel inclined to quit their jobs, and some have indeed taken career breaks, but recognising the benefits of paid employment strengthens the women to return to work.

Chapter 9: Conclusions

9.1 Introduction

This study is founded in my personal interest in the lives of women who take up paid employment in my home country Pakistan and gives voice to women working in Pakistani banks. The salient proposition of this study is that the interplay of gender, culture, religion, socio-economic position and family structure affects the particular contours, causes, consequences and coping strategies of Work-Family Conflict (WFC) among women working in banks in Pakistan in ways that are unique to that context.

The main purpose of this concluding chapter is to clarify the original contribution of this study on Work-Family Conflict (WFC) experiences of women working in a masculinised industry within the under-researched patriarchal society of Pakistan. This chapter pulls together the context and concepts of WFC in Pakistani banks from the preceding chapters and draws attention to their most important features. The study adapted Frone *et al.*'s (1992) uni-dimensional, single-level, context-independent model of WFC and developed it in the form of a conceptual model called the Four C's of WFC. This chapter integrates the insights from the findings to update this multi-level, feminist and intersectional model of WFC. Then, keeping the model in the background, the chapter demonstrates the theoretical and empirical contributions of the multi-dimensionality of contours, causes, consequences and coping strategies of WFC offered in this study. Implications for policy and practice as well as research limitations are discussed. Finally, the chapter identifies some major relevant areas for future research.

9.2 General conclusions

Taking a reflective approach, Chapter 1 shared my motivation to carry out this research. It also established the rationale to examine work-family experiences of women in Pakistani banks in the under-researched, unique context of Pakistan. Drawing on a multitude of multi-disciplinary literature, Chapter 2 presented the historical and contemporary context of women's work in Pakistan. Although the society is heterogeneous and undergoing transformation, and women's paid employment in the non-agricultural labour market is slowly gaining acceptance, the notions of *pardah* and *izzat* persist in the society and pose particular challenges to women in performing both work and family roles. Pakistani women

are widely seen as the property and responsibility of their men, i.e., sons, husbands, fathers, etc. (Weiss, 2006). The power of making decisions for a single woman usually lies with her parents; for a married woman, with her husband and in-laws; and for a widow, her adult sons or male members of the extended family (Samih, 2009; Ali *et al.*, 2011b). It has even been said that men have the power to steer the lives of the women (Chaudary, 2013). A Muslim husband in Pakistan (and many other Muslim countries) can divorce his wife vocally and women are legally required to obey their husbands (World Bank, 2012). Family systems are gendered to the extent that men's participation in 'women's tasks', such as cooking, is widely ridiculed; however, *Syeda* or *Pathan* families seem to be more gendered than other Islamic ethnicities or non-Muslim families.

Other challenges faced by Pakistani working women include domestic violence, including verbal abuse by other women in the family based on some notion of 'failure' to fulfil domestic duties (Abid *et al.*, 2013) even when women from privileged families hire less fortunate women to help with childcare and household chores. Not only are women seen primarily in their homemaker roles (even sometimes by themselves), there are societal restrictions on women's unaccompanied mobility, a lack of legitimacy of their paid employment, reluctance to invest in their training and development, a high turnover among those who get married and relative invisibility at the top management levels (Arifeen, 2008). Some sections of the society still consider it 'inappropriate' for women to work in a mixed-gender environment (Gallup and Gilani Pakistan, 2010); the emerging male-dominated profession of banking is particularly regarded as a 'bad sector' for women (Abid *et al.*, 2013). Women working outside the home can also be considered as having 'loose morals' (Syed, 2010). Sexual harassment in the workplace is widespread and navigating the legal systems can be intimidating, especially for women (Weiss, 2012). Although the national and industrial policies prohibit discrimination on the basis of gender or caste, there are gaps between intended and implemented policies, and those with *sifarish* [nepotism] can receive preferential treatment in the workplace, sometimes even more than their male counterparts.

Although the Islamic religion is acknowledged as the most homogenous characteristic of Pakistani society (Hakim and Aziz, 1998), Islamic societies are not monolithic (Said, 1979). Pakistani society is a mixture of orthodox, Western and modernist interpretations of Islam (Syed, 2008). Gender inequalities in Islamic societies are based on a variety of interpretations and practices of Islam and it is argued that the foundation of Islam is not anti-woman; rather,

the male interpretations of religious sources are anti-women (Povey, 2001). In Pakistan, the gendered culture can merge or contradict with the religious doctrine, to the extent that it is sometimes difficult to distinguish between the two (Shaheed, 2002; Weiss, 2012). ‘Good women’ working in banks in Pakistan appear to be victims of the patriarchal interpretations of Islam perpetuated in the culture of Pakistan that interplay with their gender, class and family structure; however, they formulate strategies to keep up with the pressures of ‘double duties’. Chapter 2 thus builds a case for examining work-family experiences of women in the Pakistani context.

Chapter 3 then conceptualises work-family conflict and brings out its nuances in the Pakistani context. To start with, Greenhaus and Beutell’s (1985, p.76) seminal definition of WFC is used, i.e., “a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role”. The chapter goes on to summarise relevant mainstream Western and scarce Pakistani literature about the contours, causes, consequences and coping strategies of WFC. Here, WFC is conceptualised in Pakistan as not only inter-role conflict, but also intra-role conflict when a Pakistani woman can face competing pressures within her family role. The scarcity of literature on conceptualising WFC in Pakistan, especially for women, surfaces as a challenge. The term ‘prevalence’ is extended to ‘contours’ to include an intra-role version of WFC and to allow room for the development of this concept in Pakistan. Bourdieu’s concepts of *habitus*, *field*, *capital* and *symbolic violence* are presented here to redress the gap in analysing the structure and agency interaction for women working in Pakistan. How these concepts help to address the research questions are summarised later.

Here, Frone *et al.*’s (1992) model is seen as useful in the sense that it refers to two dimensions of WFC, and some causes and consequences. Chapter 3 develops this model further based on analysis of its deficiencies in relation to the Pakistani labour market and society. Firstly, coping strategies of WFC that were not addressed in Frone *et al.*’s (1992) model are added. As the model conceptualises contours, causes, consequences and coping strategies of WFC, it is captioned the ‘Four C’s of WFC’. Secondly, the multiple levels of reality in which women perform work and family roles are differentiated; including the extended family system, the banking industry, the labour market and the Pakistani context in general. These interlinking multiple layers are the foundations to avoid a strict dichotomy between structure and agency,

to encapsulate the nuances within and across the work and family structures, and to understand the hidden mechanisms and power dynamics related to WFC experience. Thirdly, because Frone *et al.*'s (1992) model is gender-neutral in essence, a feminist perspective is added to the model to foreground women's experiences. The model draws on an intersectional approach to understand the interplay of religion, culture, class and family structure with gender. The intersectional lens incorporates a multi-level analysis of social inequality - and therefore - provides room for understanding how specific social categories can play a more prominent role than others in particular conditions, and by doing so, unpacks the complexity of the contours, causes, consequences and coping strategies of Pakistani women's work-family roles.

Chapter 4 is the methodology chapter. It first clarifies how I, a woman, considered feminist standpoint to interview women about their work-family experiences based on the idea that women have marginalised positions in the society and their subjugated knowledge is largely ignored in the mainstream literature (Harding, 1987; Healy *et al.*, 2011; Forson, 2013; Bano, 2014). It drew on critical realist research philosophy to interpret women's experiences within work and family structures and presented my view of reality as composed of distinct, interlinked layers (i.e., stratified ontology) and thereby provided an understanding of the hidden structures and mechanisms that cause, or are caused by, events to create knowledge (i.e., retrodution). The role of my personal reflections based on my identity of being both an insider and an outsider to the study was also explained. Layder's (1993) research map is used as a research tool to maintain focus on examining women's work-family experiences within the different layers of reality, select from a variety of relevant theoretical considerations and employ mixed methods. The map helped to align the research focus and aims with the literature and research methods.

Chapter 4 also took us to the fieldwork that I carried out in Pakistan. Primary data was collected from 280 scoping questionnaires, 47 semi-structured interviews, a research diary and field observations in two phases. The first phase consisted of scoping questionnaires to get a 'bird's eye' view of the situation of women in the complex research setting of Pakistan from the perspective of both men and women working in Pakistani banks. This informed the second stage, which consisted of in-depth interviews exclusively with women, for in-depth exploration of their lived experiences of WFC. For both methods, my personal contacts acted as gatekeepers and helped me acquire access to the banks and participants; snowball

sampling technique was also used. The interviews were 46 minutes long on average, conducted in both English and Urdu, and with the exception of the pilot study, conducted face-to-face within the premises of the banks. Primary data was complemented by documentary review, which included policy documents and official reports, and was thematically analysed through the research software QSR NVivo, which proved useful in organising the large transcription data. Where effective translation of an Urdu term used by a participant in English was difficult, the original term was retained, explained in the glossary and used in the narratives as needed.

Bourdieu's analytical concepts of *habitus*, *field*, *capital* and *symbolic violence* have been extremely useful in conceptualising women's understanding of their suppressed roles in work and family roles. Pakistani society is seen as a *field* with unique historical and contemporary influences where the practices follow the *principle of regularity* (Bourdieu, 1998). Work and family domains are seen as two distinct sub-fields in which women are performing the dual roles of homemaker and breadwinner. Compared to the banks, Pakistani women have more of a vested interest in the home based on their gendered homemaker identity. Both men and women belong to various fields at a time; and they compete amongst themselves to 'win the game'. At any specific moment within each *field*, he/she occupies a specific position based on his/her *capital-field-habitus* nexus (Bourdieu, 1977). Compared to the bank, Pakistani women feel more comfortable in the home, which means they behave at a pre-reflexive level because of the alignment of their *habitus* to the structures. When individuals enter a *field*, a socialised sense of the 'natural' leads them to behave according to the requirements of the *field* (Lahire, 2002), so *habitus* operates as second nature and functions as a *principle of action*. Women in Pakistan 'know' they are required to learn homemaking skills and internalise a marriage-orientation, and this *habitus* usually conditions their choices in both work and family domains.

When individuals (or groups) try to ascertain the constitution and distribution of *capital*, conflict arises in the *field*. *Capital* is unequally distributed in the *field*, and individuals occupy positions in the *field* based on their *capital* and *habitus*. Different types of *capital* represent different sources of power within the *field*, and individuals compete with each other for *capital* to increase their chances of winning the game (Grenfell, 2008). Work-family conflict is conceptualised as the competition of work-specific and family-specific various pressures directed at the woman.

Economic *capital* is the income a woman acquires through a job in the bank; and having more *economic capital* than the husband or men in the house can change the power dynamics in the house. *Social capital* refers to the benefits attained through a network of people, including immediate and extended family, neighbours, acquaintances, peers, etc. (Adkins and Skeggs, 2004). The members of a social network can generate *sifarish (cultural capital)*; as well as provide childcare to a working woman, and simultaneously exert symbolic power over a working woman by questioning her homemaker identity. *Cultural capital* refers to the embodied manifestations, including educational qualifications, manners, cultural knowledge, etc. Finally, *symbolic capital* yields power when any form of *capital* is recognised as legitimate, such as reputation, honour, prestige, respect (Adkins and Skeggs, 2004) and for the participants of this study, *izzat, sifarish*, and the image of ‘good woman’ and ‘ideal worker’.

Class is seen as a participant’s access to and aspirations to the different types of *capital* (O’Hagan, 2010). Agents are capable and strategic in their practices, and can influence the *field* through their practices (Grenfell, 2008). However, when symbolic power is effective, the unequal oppressive structures are internalised, seen as acceptable and legitimate (Bourdieu, 1998). Usually, the subordinate groups in a *field* scale down their expectations of the amount of *capital* they think they deserve based on their common sense, and by being ‘satisfied’ with what they have, often taking it as their destiny, they reproduce symbolic domination (Webb *et al.*, 2002). Those who challenge the common sense assumptions can be shunned by those who try to maintain the social order (Webb *et al.*, 2002). In this regard, it is through *symbolic violence* that social hierarchy is naturalised and reproduced (Adkins and Skeggs, 2004). *Symbolic violence* is a subtle and invisible form of domination that is unrecognised (Krais, 1993). As such, *symbolic violence* is a useful concept to interpret the invisibility and suppressive experiences of women in the workplace. The main conclusions of the Four C’s of WFC among women in Pakistani banks are presented below.

9.2.1 Main conclusions of the findings: Four C’s of Work- Family Conflict

Using Bourdieu’s concepts highlights that Pakistani women in this study regard work-family tensions as a matter of personal responsibility or failure, and experience contextual emotional labour in which their *pardah* and *izzat* are at stake. For Pakistani women, WFC is defined as the dichotomy of structural pressures, and the guilt associated with the inability to

simultaneously perform to the standards of an ‘ideal worker’ and a ‘good woman’ (Hochschild, 1989; Lewis and Humbert, 2010; Acker, 2011; Ali *et al.*, 2011b; Chaudary, 2013). Women’s family roles are concentrated in care, but are spread across a range of tasks including cooking, laundry, attending guests and participating in social events. Generally, the range of domestic responsibilities upon women increases after marriage and at weekends. Some professional women strive to fight various stereotypes associated with women that prevail in the Pakistani labour market and society, including the societal image of women as homemakers and organisational perception of women as non-serious workers. Simultaneously, they struggle to gain acceptance as professional, efficient breadwinners who aspire to promotion. In this daily struggle to shift between their roles as a homemaker and breadwinner, these women also have to preserve their modesty, which may be at stake due to the interaction with *na-mehram* in the banks. Due to the internalisation of gender and *symbolic violence*, women regard any incompatibility or challenges in being both ‘ideal worker’ and ‘good women’ as their personal failure. As such, professional women tend to identify themselves as those who are not as capable as men to deal with certain types of customers, or work in certain departments or locations. They struggle to preserve their modesty along with their professional identity affects their identities of ‘ideal workers’ and ‘good women’.

Depending on the participants’ perceived identities of a ‘good woman’ and an ‘ideal worker’, a typology for women working in Pakistani banks is presented. A woman in Pakistan is considered, by default, a ‘Conformist’, but, when she takes up paid employment in a bank, she can transform into ‘Super Woman’ (both IW and GW), ‘Pure Housewife’ (GW but not IW), ‘Competitive Co-worker’ (IW but not GW) or ‘Grateful Slave’ (neither GW nor IW). The competitive co-workers are the most active agents, who seem to be resisting traditional gender roles, but when WFC becomes frequent, intense and prolonged, women are inclined to leave the banking career in order to “save marriage.” In addition to feeling inter-role conflict, WFC can also be manifested as intra-role conflict, for example, when women try to be fulfilling their roles of ‘ideal worker’ in addition to the pressures of being ‘good wife’, ‘good mother’ and ‘good daughter-in-law’.

Because WFC is textured and multidimensional, the study extended the term prevalence to contours. Prevalence in the mainstream literature has only referred to the types and directions of WFC. I use the term contours to include the additional context-specific types of WFC, i.e.,

gender-based WFC, marriage-based WFC, class-based WFC, socio-cultural WFC and symbolic WFC. These appear to be different from the experiences of women in the West, who, for example, may not necessarily feel criticism from the family members for working with men or feel pressured to get married in their 20s. The thesis is that Pakistani women undergo somewhat similar experiences of discrimination, exclusion and subjugation as women in other patriarchal, collective and/or Muslim societies. However, there are differences in the intersection of gender, culture, religion, social position and family structure and the influence of this intersectionality on the participants' work and family roles. Contours also include the patterns of frequency, duration and intensity of WFC. Because all these dimensions are interlinked, contours is an appropriate term since it carries connotations of textures, patterns or the terrain. This conceptualisation of WFC was only possible due to bringing together the feminist, intersectional, critical realist approach and Bourdieu's concepts.

Building on these contours of WFC, the study then explored the causes, consequences and coping strategies of WFC. These were categorised into work-specific, family-specific and domain-unspecific causes, consequences and coping strategies. It is concluded that the gendered structures and cultures in society and the workplace interact with male interpretations of Islamic teachings to lower the power and positions of middle class working women in Pakistan. Organisations are largely gender segregated, and women feel immense pressure to work long hours. There are very limited flexible working options (no part-time work) and access to the limited organisational benefits depends on *sifarish* and the personal relationship with the manager. Women are expected to perform to the standards of a male 'ideal worker', i.e., without any domestic or family responsibilities, available to travel and work long hours. At a broader level, the lack of reliable childcare support systems poses a challenge for working mothers who may have to depend on their family and *social capital* for childcare. In the family, there is a gendered division of domestic labour; even when a family fully accepts a woman's breadwinner role, it does not necessarily exempt her from the full-time domestic role. A woman can be targeted by the family members for the 'poor' homemaking skills, and subject to comparison with the female homemakers as well as the male breadwinners, creating a feeling of guilt for not being 'perfect' in either work or family domain.

The study has found that the responsibilities related to family extend beyond the women's immediate family, and that women also feel obligated to care for their parents-in-law and participate in social events, just as the family members provide reliable childcare and support in performing the domestic role. Women's own *habitus* is gendered, at least to some extent, as they regard WFC as natural yet manageable by their own personal values of dedication, time management, strength and inner sincerity; the general idea is that women can strategise to prevent WFC. Even when a male family member shares the domestic chores, other members in the family or society can label him negatively, thus discouraging a step down from patriarchal values in the private sphere and reproducing disadvantages for women. This societal pressure or *disciplinary gaze* means that outside a woman's personal self, structural issues such as commuting from the bank to the home can also cause WFC, especially for women who are not economically advantaged and depend on public transport.

Consequently, the majority of women are disappointed at being perceived as less productive than men. Their career advancement is slow, primarily due to the organisational culture of *sifarish* and inability to work long hours or sweet-talk with male management because it contradicts with their gender, class and culture, the specific notion of *izzat* and *pardah*. Many women also have intentions to quit or change the job. In the home, marital relationships are being affected and families are 'neglected'; one participant who was undergoing divorce blamed it on her banking job. Some participants misrecognised this and said that women are unfit for both work and family roles; that they deserve these negative consequences.

Both men and women in the banks may share the experience of being denied leave to cope with WFC; however, women may be more disadvantaged than men because of their gender, as women did exhibit a preparation to leave their breadwinner roles as a coping mechanism for WFC, which may not be the case for men (Greenhaus *et al.*, 1997). The agency illustrated in women's strategies of coping with WFC debunks the myth that women are passive victims. Some women even questioned the power mechanisms and gendered structures, owing it to misinterpretation of Islamic teachings and showing an awareness of the improving position of women in Pakistan. Generally, women are aware that their breadwinner role is not legitimate, and it is upon them to cope with the organisational and societal processes. They forego training or promotion opportunities with the belief to prevent an increase in workload, and see it as a temporary sacrifice. There are also cases of benefiting from 'women privilege' at the cost of lowering the 'ideal worker' image, i.e., being a woman can automatically enable

them to work fewer hours than their male counterparts. As such, the use of work-specific coping strategies depends on the unearned privilege based on *sifarish* and other forms of *cultural capital*.

In the family, it is common to outsource domestic labour to reduce household chores by using *economic capital* obtained from the banking job. Although the joint-family system can provide free and reliable childcare and supervision of maids, thus lowering WFC, it can also put pressure on the women through the *disciplinary gaze*, demanding performance of domestic chores and discouraging men's role in the kitchen. The family members who criticise a working woman can be the same family members who were helping her in childcare and performance of domestic chores, which indicates that the society has double standards, or that *social capital* can be 'dual-edged'. Overall, women's choices are limited so the pressure of WFC is absorbed by the individual self in the form of sacrificing sleep, giving up leisure time, praying, being strong and optimistic. This is based on the idea that the strategies to prevent, reduce, or eliminate WFC are primarily internal to the women.

Together, the examination of these Four C's highlights the interconnectedness of the contours, causes, consequences and coping strategies of WFC. One woman's strategy to cope with WFC, for example, hiring paid domestic help, could be another woman's cause of WFC, for example, dependence on paid help for childcare and domestic responsibilities. Indeed, a woman's strategy, for example, house help could also be the cause of WFC if such help was perceived to be unreliable. One of the reasons women still continue to work despite intense WFC experiences is because, in their opinion, their current situation is better than the situation of a 'purely domestic' or unemployed woman; and that their current job is providing them with some additional *symbolic* and *financial capital* to provide better living standards for their children.

It is clear that WFC is a dynamic and fluid construct involving interconnectedness of its dimensions and women's ability and willingness to cope with WFC subject to the interplay of various societal structures. Although the primary focus of the research was on gender, it also considered the interplay of gender with culture, class, religion and family structure. That is, the underlying mechanisms and structures beyond the women's individual self are important in understanding their work-family experiences.

9.2.2 Final conceptual model: Four C's of Work-Family Conflict

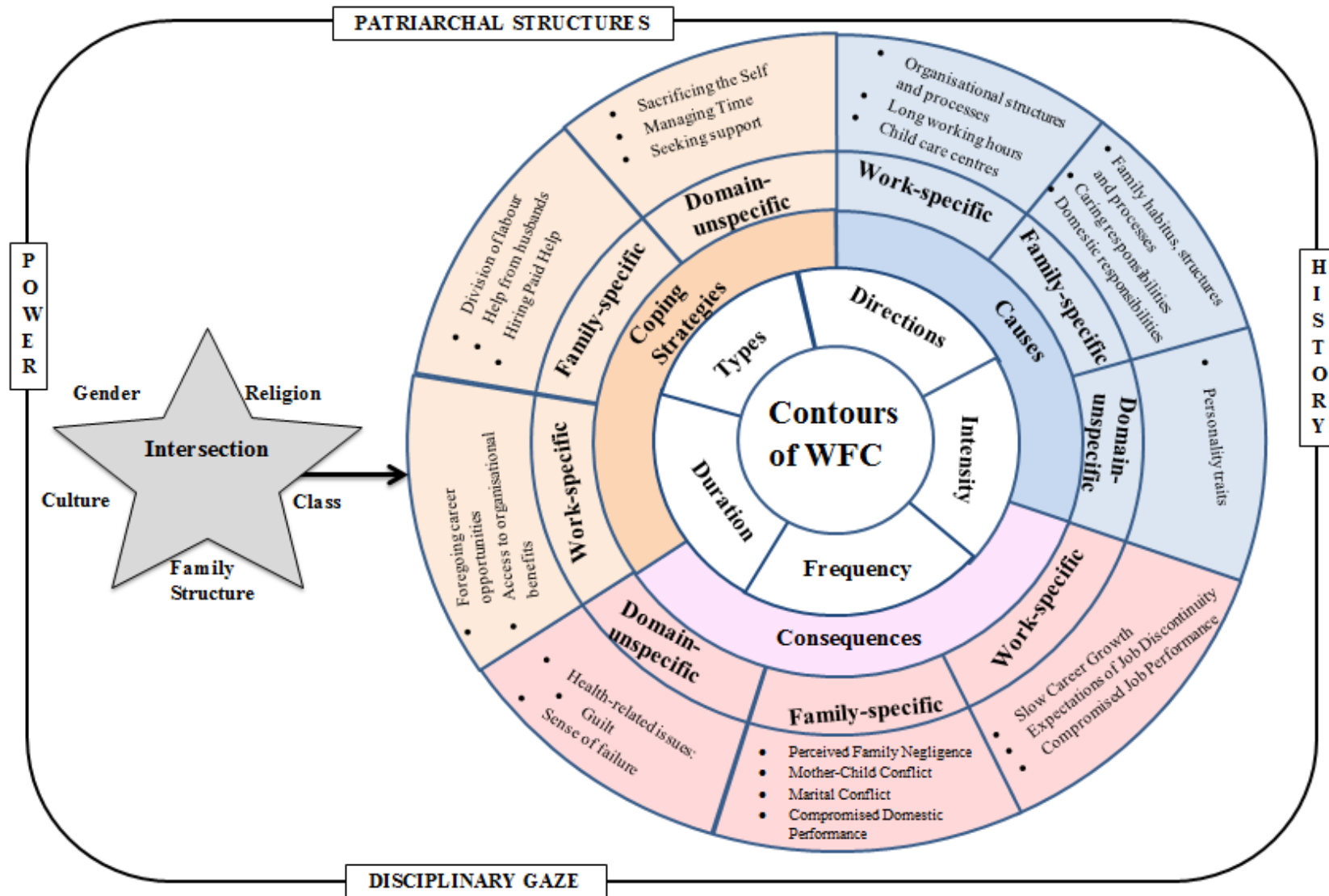
Based on the analytical models presented for Contours, Causes, Consequences and Coping Strategies, the conceptual model is updated to graphically illustrate the Four C's of Work-Family Conflict. This is presented in Figure 9.1 below.

As discussed above, WFC is multifaceted and its contours are not just about the types and directions of inter-role conflict, but the frequency, intensity and duration of this conflict are also significant. More importantly, WFC is not experienced in isolation; instead, it is dynamic and fluid in nature; and interlinked with the causes, consequences and coping strategies. In the figure below, the star on the left of the model represents the influence of the intersectional interplay between gender, religion, culture, class and family structure on work-family roles of women in complex ways. The over-arching foci of the study are shown in the square, i.e., intersectional approach, power, history, patriarchal structures and *disciplinary gaze* of the society are fundamental to our understanding of WFC experiences of women in the under-researched context of Pakistan.

The major work-specific causes of WFC include organisational structures and processes, especially the gendered culture of Pakistani banks, long work hours and a lack of suitable childcare centres. The major family-specific causes of WFC identified in this study are family *habitus*, structures and processes, caring responsibilities and domestic responsibilities. Finally, the major domain-unspecific causes are women's personality traits. These causes determine the multiple dimensions of WFC and are linked to particular consequences. Work-specific consequences of WFC are slow career growth, expectations of job discontinuity and compromised job performance. Family-specific consequences include perceived family negligence, marital conflict, mother-child conflict and compromised domestic performance. The domain-unspecific consequences include health-related issues, including guilt and a sense of failure. Work-specific coping strategies includes foregoing career opportunities and family-friendly benefits; family-specific strategies comprise an intergenerational division of domestic labour, discreet help from husbands and appropriating labour of the less fortunate; and, domain-unspecific strategies are sacrificing the self, managing time and seeking support. Overall, the final conceptual multi-level, feminist, intersectional, context-sensitive model of contours, causes, consequences and coping strategies of WFC is a further development of Frone *et al.*'s (1992) uni-dimensional, single-level, context-independent model of WFC.

Figure 9.1 Final conceptual model of the Four C's of WFC in Pakistani context

(Source: Author)



9.3 Theoretical and methodological contributions

This study has made important theoretical and empirical contributions along multiple lines. Due to the lack of comprehensive research on WFC in Pakistan, the country has been excluded from international reviews of work-family conflict. This study thus contributes to the growing body of literature addressing this knowledge gap in the field of WFC in Pakistan. The findings of the study further contribute to theory development in the domain from an intersectional perspective.

The empirical study disregards the idea of women either as agents or as victims, and shows that women have constrained choices. Women working in banks have stepped out of the first *chardiwari* [home] to work in the bank, but the internalisation of gender roles leads to ‘sacrificed’ opportunities that challenge the notion of *pardah* and *izzat*. At work, they experience contextual emotional labour during the interaction with men, and face stereotypes associated with their homemaker role. Because the organisational processes expect long working hours and visibility, being excluded from the ‘manly’ jobs and positions is *misrecognised* as favourable. Even those who understand power relations and the interplay of gender and culture at work have limited choices, and the *disciplinary gaze* of the society and control mechanisms can force them to re-adjust their identities against the standards of ‘ideal worker’ and ‘good woman’. So there is an ongoing interaction of structure and agency. This is strengthened by utilising Bourdieu’s (1999) concepts of *habitus*, *capital*, *field* and *symbolic violence*. These concepts explain the relationship between structure and agency, for example, why women hire the less fortunate women to help with the domestic labour, depend on the family members for childcare, feel guilt for the perceived neglect of their children, ‘sacrifice’ job-related opportunities and *misrecognise* discriminatory structures as benevolent. It also explains why *sifarish* provides unearned privileges to both men and women, regardless of gender, but women without *sifarish* may be at a more disadvantaged position than men without *sifarish*. As such, this culture-specific research brings out the nuances of work-family conflict for women in Pakistan.

A major contribution of this study is its conceptual framework presented as the Four C’s of WFC. Building upon Frone *et al.*’s (1992) model of WFC, the conceptual model uses empirical evidence to argue that the prevalence of WFC should not be limited to the types and direction, which has been the normative focus in work-family literature, but that a fuller

consideration of the intensity, frequency and duration of WFC should be undertaken. These contours of WFC are interlinked with the work-specific, family-specific and domain-unspecific causes, consequences and coping strategies of WFC. The textured contours, the coherent categorisation of causes, consequences and coping strategies, and the feminist, intersectional, multi-level approach to WFC presents a unique way of examining WFC among an under-researched group in an under-researched context.

The feminist methodologies undertaken in this study contribute to the growing body of feminist research regarding the experiences of women in Muslim countries. Researchers have called for qualitative methods to address the complexities of the under-researched Pakistani society, and to give voice to Pakistani women in particular. This study addresses this gap by employing in-depth interviews to foreground women's experiences, namely within a feminist methodology and feminist standpoint perspective on examining women's construction and reconstruction of identities of 'ideal worker' and 'good mother'. It also addresses how women relate to power relations in the patriarchal structures at the family, organisational and societal level. As a woman conducting interviews with women, and being both an insider and an outsider to the research setting, I helped to dig out the nuances of women's work-family experiences.

This study also addresses the calls of researchers who increasingly highlight the need for intersectional analysis of work-life issues (e.g., Healy *et al.*, 2011; Özbilgin *et al.*, 2011). Although analysis of gender is central to this dissertation, it is not examined in this study in isolation. An intersectional approach allows one to see the complex interplay of gender with other social structures, such as culture, religion, marriage and socio-economic position. This study provides empirical support to Chaudary's (2013) study of existing Pakistani feminist literature that Pakistani women are subject to gendered oppression in the culture and religion that define, control, restrict and exploit them. Examining this interplay demonstrates new forms of control and power mechanisms operating at multiple levels, and shows how these processes affect women's identities of 'good woman' and 'ideal worker' in a complex society.

Researchers have also called for a multi-level examination of work-family issues (Parasuraman and Greenhaus, 2002; Frone, 2003; Poelmans, 2005; Grzywacz *et al.*, 2007; Özbilgin *et al.*, 2011), particularly addressing the national and societal culture (Powell *et al.*,

2009). By employing Layder's (1993) research map to understand the interaction of structure and agency, this study makes a significant contribution to this research gap. In line with critical realist philosophy, reality is seen as consisting of multiple, interwoven layers, and Layder's framework enables one to examine the macro, meso and micro layers through a focused approach and tailored research methods. It allows an historical dimension to the contextualisation of a social phenomenon, which is particularly relevant to societies undergoing socio-cultural transformation. Using in-depth interviews to investigate women's experiences, and documentary review and quantitative data to acquire broad generalisations of the labour market situation produces large volume of data against distinct levels of society. These provide an understanding of the unobservable structures and mechanisms behind the empirical observable data. As an original attempt to utilise critical realist philosophy and Layder's (1993) research map, this study provides unique insight into the study of an under-researched group in an under-researched context.

The mainstream literature in the field of social sciences tends to neglect the 'how' of using mixed methods. The methodology chapter and supporting material (Appendices A to E) in this dissertation take a reader through the journey of fieldwork, explaining how the scoping questionnaire was employed and how it informed the interview schedule. Details of the questionnaire and interview schedule design, access, distribution and analysis, as well as data management are provided so that the reader can appreciate the experiences behind the research findings. Similarly, the field observations provide insight into what it is like for an insider woman to collect primary data in a male-dominated industry of a developing country.

9.4 Implications for research and practice

This thesis has important implications from culture and gender perspectives for both banks and family systems and the society as a whole within the context of Pakistan. The causes, consequences and coping strategies of WFC for women working in Pakistani banks are now better understood. The study identified the important work-specific causes that can lead to WFC. The study also showed that work-family conflict can lead to lower job performance and slower career growth and career uncertainty which are undesirable outcomes for organisations. Women who experience WFC with greater intensity or more frequency may be struggling more to show adequate performance at the workplace if the organisational policies remain the same. However, if there is access to adequate organisational benefits or family-specific coping mechanisms, then the consequences of WFC can be lowered or prevented.

That is, the contours, causes, consequences or coping strategies are not static or linear, as has been suggested in the mainstream uni-dimensional, gender-neutral literature in Pakistan.

Knowledge of the factors that cause, or are the result of different types, intensity, frequency and duration of WFC can help in designing work-life balance initiatives and family-friendly policies to lower or prevent these issues. There is a need for private and Islamic banks in particular to expand the work-life balance initiatives and family-friendly policies. The study shows that women in general, and wives and mothers in particular, could benefit from part-time work, flexible scheduling and marriage leave. Employers should focus on reducing women's work-family tensions and revise the existing policies. For example, the provision of quality day care centres at the organisational level or at the societal level can help women with their childcare responsibilities. Across the banking industry, gender-based occupational segregation and the culture of long working hours need to be reconsidered. Establishing quotas to increase women's visibility and female role models can help change the culture. Support structures and advisory units to handle complaints should have women on board to encourage women to voice confidential cases, including those of sexual harassment. At the macro level, the length of maternity leaves can be increased and the uptake of paternal leaves can be made more common. Also, organisations should monitor the implementation of family-friendly policies to ensure their fair utilisation, free from *sifarish*. These might help lower work-family conflict, and eventually, enhance women's job performance and even increase retention. Thus there is a considerable incentive for the banking industry to provide effective mechanisms for women to cope with their work-family roles.

Overall, the study has provided evidence that organisational structures have great potential to lower the negative effects of women's work-family tensions on not only women, but also the organisations. Because organisations themselves are also causing women's work-family tensions, their role must be adjusted. Some of the family-specific or domain-unspecific causes, consequences and coping strategies of WFC may be beyond the organisations' feasibility domains. These include family responsibilities, including care and domestic chores, mother-child conflict, marital conflict and compromised domestic performance. Here, organisational intervention can prevent or lower WFC and can still help women in performing work-family roles. For example, providing adequate and reliable childcare facilities and not demanding presenteeism at the workplace can indirectly affect women's performance in family roles. Although it may not be feasible to immediately reduce the

working hours, providing greater autonomy and flexibility in their work roles can lower work-specific tensions. Training programs for both male and female managers should include the dimensions of work-life balance, such as an assessment of the contours of WFC, or the major causes and consequences they are experiencing. Then, assistance should be provided to cope with WFC at an individual-level by offering practical strategies and tips to cope with WFC. Interpersonal or top-down aspects of preventing or coping with WFC can also be incorporated, such as consideration to colleagues' or subordinates' requests for access to the organisational benefits or family-friendly policies. Effective written communication of such organisational policies and changes is essential, and finally, Regular monitoring for any negative 'side effects' of these policies is also crucial to achieve long-term effectiveness.

At the societal and family level, the study provides evidence that a family culture and social expectations influence women's performance in work-family roles. Woman may be subject to criticism for undertaking paid employment in a male-dominated industry. Even the family members may also regard a working woman as not a 'good woman', for example, when women are tired and energy starved, and therefore, unable to fulfil the traditional (stagnant) role of homemaker, they may be seen as 'negligent'. Current societal norms still discourage men from undertaking homemaker role and to prioritise their work roles. Expanding family-friendly initiatives to the male employees and enhancing awareness of men's role in the family can lower the effects of the intersecting inequalities. If the organisational, family and societal culture is more accepting of women's breadwinner role, the study shows that women's performance in work-family roles can lead to positive outcomes for both work and family, including the benefits associated with their additional income, extended network, and sense of achievement and fulfilment. These are necessary for the progression of the families and the economy of Pakistan.

The research findings also have policy implications of women's work-family experiences in other patriarchal societies. At the individual-level, the perception of WFC as being a matter of personal failure needs to be changed; being submissive or suffering in silence is not advised as a preferential coping strategy. At the national level, structural support should be provided to working women, and mechanisms should be put in place to monitor objective implementation of the policies. The emotional labour experienced by local women from the social and religious spheres in Pakistan who are working for multinational businesses with the non-Muslim 'ideal worker' notions affects their performance in work and family

structures. The national political culture should re-interpret Islamic texts to build an egalitarian labour market that does not contrast sharply with Islamic values. Labour laws for sexual harassment should especially be revised to provide a greater sense of emotional security to women at work. It is important for any foreign-based banks setting up businesses in Pakistan to develop gender-specific and culture-specific family-friendly policies to appropriate women.

As Pakistani society is currently under transformation, the government can play its role in enforcing equal employment opportunities and quota systems for women in the male-dominated banks, and even other industries, and provide social support systems (especially pertaining to sexual harassment) to back up women's emerging role as breadwinners and affect their interaction with *na-mehram* in the workplaces. This must be complemented by a *sifarish*-free culture at the organisational level through the establishment of relevant monitoring and regulatory bodies. Finally, the socio-cultural and ethno-religious issues faced by women working in the emerging professions should be reflected in the organisational gender equality policies and practices.

Other industries within Pakistan can learn from the case of the Pakistani banking industry and use it as an example of understanding women's work-family roles. The emotional dilemmas and guilt experienced by women in pursuing their modesty in 'modern' organisations, and paid employment in the wider social and religious contexts need to be under focus. The socio-cultural context of women's work in Pakistan is changing, and appropriate interventions by the organisations and government in the right direction can enhance working women's position in the work and family settings.

9.5 Research limitations

The interviews conducted in this study do not project claims to the larger population of working women in Pakistan, but they do provide substantial insights into their experiences. Despite assurances of anonymity in the interviews, the participants may have presented a positive or negative picture of their work-family roles for face-saving purposes. This study treats the participants' narratives as their *displays* of perspectives rather than *reports* on reality (Silverman, 2011). Certain limitations were faced in terms of time and financial resources, large geographical distances, and weak research culture in the banking sector of Pakistan as also experienced by other researchers (e.g., Mirza *et al.*, 2012b).

9.6 Future research

This thesis argues that women working in banks in Pakistan have complex experiences of work-family conflict as they struggle to live up to the image of ‘ideal worker’ and ‘good woman’. However, some women have curtailed their banking careers due to work-family tensions. Research on this indigenous conceptualisation of WFC as the conflict between ‘ideal worker’ and ‘good women’ is needed in other cultures and contexts. The benefits for reconciling an intersectional, multi-level, feminist approach, mixed methods and Bourdieu’s concepts in the field of equality and diversity can be reconciled through Layder’s research map, especially in the context of societies that are undergoing rapid transformation.

For this study, interviews were conducted within the bank premises and thus included only those women who were still working in a bank. Future research could also focus on the experiences of women who have exited the labour force. Another valuable area for future research would be to conduct a longitudinal study of work-family experiences across the life-stage, particularly with respect to before and after marriage, before and after promotion, and before and after children. With respect to the work-domain, many participants talked of the ‘easy’ life that women in the academic sector have; therefore, future research is also needed on the work-family experiences of women in academia. This could be complemented by comparative research on women in other masculinised occupations in Pakistan, such as journalism, advertising, engineering; or women working as paid domestic help, whose experiences of WFC may be very different from their female employers particularly because of the varied social positions.

Contrary to expectations, none of the participants was a grandmother. It would have been interesting to study the work-life interface of grandmothers whose intra-role conflict within the family domain may be more intense and different from other women. This study could also be extended to include the positive consequences of work-family interface, i.e., work-family enrichment. This is particularly helpful in understanding the reasons women continue to undertake paid employment in male-dominated organisations despite WFC, and in doing so, offer additional insight into their individual struggles. Researchers can also look deeper into how some of the consequences are more salient than others, how the specific consequences may be associated with only particular dimensions of WFC, and explore in-

depth the inter linkages between the causes, consequences and coping strategies. That is, to bring out the nuances in the overlapping and dynamism of the Four C's of WFC.

A major strategy for women to cope with WFC was found to be a sacrifice i.e., restraining the self and cutting down on leisure; future research should expand to investigate women's work-life conflict. And, the social strands of ethnicity and age could also benefit from a greater focus, for either work-family conflict, work-life conflict or work-life enrichment; however, these may be more suitable for an ethnographic study. Women of *Pathan* and *Syed* families were working in all four types of banks included in the study; however, they were a clear minority. The absence of any disabled women in the banks that I visited during the fieldwork is discouraging. This could be the case for the non-agricultural labour market of Pakistan in general. The contextual emotional labour for women belonging to *Pathan* and *Syed* families or women with disabilities who work in a male-dominated organisation can be different from their female counterparts. Further research is needed into job-related intersecting inequalities of these groups of women.

From the family side, examining the experiences of women with responsibilities to care for a less able person in the family can provide additional insight into the structures and processes that lower working women's position in the society. It would also be fascinating to study the experiences of dual earner couples when both husband and wife are in the bank, or the experiences of men who are not the primary breadwinners or who are earning less than the women in the family, as Pakistani society condemns the husband if they know that he is living off his wife's earnings. The study also provided limited insight into work-family enrichment, when women feel that the bank is a shelter and escape from home; therefore, the positive perspective of work-family interface for women in the Pakistani labour market *also* needs to be addressed in the future research.

Appendices

Appendix A - Letter seeking permission to conduct research



University of Hertfordshire

University of Hertfordshire
Hatfield, Hertfordshire
AL10 9AB, UK
Telephone +44 (0) 1707 284000
Fax +44 (0) 1707 284115
herts.ac.uk

03 February, 2012

Dear Sir/Madam

Seeking Permission to Conduct Research

I am a PhD student of the University of Hertfordshire, Business School, U.K. I am conducting research on work-family conflict among female managers in private banks in Pakistan. The aim of my research is to examine the experiences of female managers in private banks when their work interferes with their family lives, and when family responsibilities interfere with their office work. Particularly, my focus is on exploring the causes and consequences of work-family among the female managers. I would also like to explore policies in place in the banks to help the women manage the work-family conflict.

This letter is to request your permission to interview the HR manager/director on the organisation's policies to manage work-family conflict. I would also like to interview the female managers in your bank on their experiences of work-family conflict. I assure you that the information acquired in the interviews will be kept confidential, and the respondents' anonymity will be respected. With permission, the interviews will be tape-recorded, translated into English and transcribed. In addition, you as well as the interviewees, have the right to withdraw their consent to participate in the study at any stage of the research.

I look forward to receiving a letter of approval from you in due course.

Yours sincerely



Rafia Faiz

Student ID: 10289054

Research at the University of Hertfordshire that involves human subjects is overseen by the Ethics Committee. Questions or problems regarding your rights as a participant should be addressed to:

Professor Keith Randle, Associate Dean for Research, Business School, University of Hertfordshire, College Lane, Hatfield, Hertfordshire, AL10 9AB, United Kingdom; Telephone: 01707 285445, Email: k.r.randle@herts.ac.uk.

The researcher's supervisor, Dr Cynthia Forson, can be reached at the same address; Telephone 01707 285780, Email: c.a.forson@herts.ac.uk.





A Charity Exempt from Registration under the
Second Schedule of the Charities Act 1993

Appendix B – The scoping questionnaire

B.1 Designing the questionnaire

The scoping questionnaire entailed a well-reasoned and well-investigated approach, so as to be coherent with other aspects of the research, such as the literature review, and also strong enough to create boundaries to allow in-depth investigation in the semi-structured interviews.

The literature on work-family studies has a valid and reliable questionnaire of 18 items to measure of the six dimensions of work-family conflict (Carlson *et al.*, 2000). An abridged version of this measure also exists, which consists of only six items to measure the types and directions of work-family conflict (Matthews *et al.*, 2010). However, using an adopted Western measure of WFC would not have allowed for the “detection of any [possible] cultural and linguistic differences” between Pakistani women and their Western counterparts (Bedu-Addo, 2010, p.63). Consequently, a 56-items questionnaire was developed for this study.

It included a cover sheet, which explained the aims of the questionnaire and an informed consent form. Basic demographics such as age, gender, education qualification and religion were covered in Qs. 1 to 4. Then the first section was entitled *Employment Status* for Qs. 5 and 6 to elicit information about current and past employment status, including experience, designation and average number of working hours. The second section was entitled *Income* for Qs. 7 to 10 and asked about monthly income, contribution of income to family, and the perception of women’s rights to equal pay for equal work. This was particularly to cater to the patriarchal, male-dominated banking context of the study. Then Qs. 11 to 16 asked about opinion of visibility and face-time as criteria for performance appraisal and career progression, which again is specific to the Pakistani context. The next section from Qs. 17 to 24 was on *Family* and asked about demographics such as marital status and number of children if applicable. Where there were no standards of the variables across family and banking institutions, the questions were open-ended.

After covering the basic characteristics of the self, work and family, the remaining questionnaire consisted of a Five Point Likert Scale items for *Work-Family Conflict*. Qs. 25 to 30 were adapted from the existing scales of work-family conflict developed by Matthews

et al., (2010) and Lim *et al.*, (2011). Qs. 34 to 48 were about organisational culture and policies, some of which were adapted from de Sivatte and Guadamillas (2011) and Netemeyer *et al.*, (1996) but edited for the purpose of drawing out changes in factors affecting work-family experiences on the basis of gender. Other questions were developed for the purpose of this study, such as gender discrimination in work-family policies (Qs. 44), assumption of women's work-specific roles affecting their family (Qs. 45), availability of praying room (Qs. 46), ease of offering religious prayers (Qs. 47) and policies to protect against sexual harassment (Qs. 48).

The closing section Qs. 49 to 52 of the questionnaire included three open-ended questions to seek opinion about work-family experiences in the Pakistani context and the emerging role of women as breadwinners, as well as an after-thought question for any additional information. The last question was optional provision of email-address for further participation in the research in the form of interviews. It was estimated that the questionnaire of 56-items took ten minutes to fill.

B.2 Copy of the scoping questionnaire

Ph.D. Research project on
Work-Family Conflict in Banks in Pakistan

By
Rafia Faiz (r.faiz@herts.ac.uk)
Business School, University of Hertfordshire, Hatfield.
U.K.

AGREEMENT TO PARTICIPATE IN THIS RESEARCH

This project aims to get an overview of the influence of gender, culture and religion on work-family conflict in the banks in Pakistan. Specifically, it will attempt:

1. To understand whether there is any conflict between your roles in office and home, and if so,
2. To know what are the results of this conflict
3. To see how you cope with this conflict, and
4. To analyse the influence of gender, culture and religion on your experiences of this conflict

Please answer the following (select all that apply):

- I agree to take part in the above study
- I confirm that I understand the purpose of this research
- I understand that my participation in this study is entirely voluntary and that I am free to withdraw at any time without giving any reason, and without me being affected in any way
- I understand that my identity in this research will be kept anonymous.

Name:

Signature:

Date:

Est. Time: 10 minutes.

The following information request is **voluntary**.

1. Please select your gender

Male

Female

2. What is your age?

24 years or younger

51-60 years

25-30 years

61-70 years

31-40 years

71 + years

41-50 years

3. What educational qualification(s) do you have? Please tick all that apply.

F.A/ F.Sc / Intermediate

BBA/BSc/BA

MBA/MSc/MA

M.S./ M.Phil./ Ph.D. / Doctorate

Diploma (Please specify) _____

Professional qualification (Please specify) _____

4. What, if any, religion do you follow? (please specify) _____

EMPLOYMENT STATUS

5. Please specify the following information regarding your employment status

- Total years of work experience _____
- Years of experience in a bank _____
- Current Department _____
- Current Designation _____
- Name of Bank _____
- Branch Code _____
- Is your employment status permanent or contract?
- Is your employment status part-time or full-time?

6. Are you working in only banking, or do you have another part-time job along with banking?

No, this is your only job

Yes, you are performing another job also (e.g. teaching, studying, etc.)

INCOME

7. What is your average monthly income? (Optional)

7 -16 thousand Rupees

46-60 thousand Rupees

17-30 thousand Rupees

more than 60 thousand Rupees

31-45 thousand Rupees

8. What percentage of your monthly income do you roughly contribute to your monthly household expenditures?

- None Between 26-50 %
 Around 10 % Between 51-75 %
 Between 11-25 % Between 76-100 %

9. You accept that women in organisations should have lower income than men, because women have family responsibilities, which makes them less committed to their organisations.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

10. You accept that men in organisations should have higher income than women because men have financial responsibilities towards family.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

11. What are your average weekly working hours?

- Less than 20 hours
 21-40 hours
 41-56 hours
 More than 56 hours

On the average, how many hours of unpaid work (e.g. unpaid overtime) do you do per week? Please specify _____

12. In this organisation, it is assumed that the employees working beyond the hours set in their employment contracts are the most committed.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

13. In this organisation, it is assumed that the employees working beyond the hours set in their employment contracts obtain better appraisal results than other workers.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

14. In this organisation, it is assumed that the employees working beyond the hours set in their employment contracts will have progressive careers.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

15. In this organisation, women regularly working only the number of hours fixed in their contracts are poorly considered.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

16. In this organisation, men regularly working only the number of hours fixed in their contracts are poorly considered.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

FAMILY

17. What is your current marital status?

- Single (never been married)
 Single (Divorced/ Widowed/ Separated)
 Engaged (living with fiancée/fiancé)
 Married, living with husband/wife

- Married, but not living with husband/wife
 Engaged (Not living with fiancée/fiancé)
 Living with partner
 Other (please specify) _____

Questions 19-24 (related to family) are optional

18. If you are currently married, or were married before, then for how many years?
Please specify _____
19. What is/was your husband/wife's occupation? _____
20. If your husband/wife is/was currently a professional, what are/ was his/her average weekly working hours? _____
21. How many children, if any, do you have? _____
22. What are the ages of your children? (Years) _____
23. How many of your children still live with you at home? _____
24. How many other dependents do you have in your house (e.g. family members, elderly relatives, in-laws etc?)

CONFLICT BETWEEN WORK & FAMILY

Please answer the following statements as they best describe your experience

25. Because you are often stressed from family responsibilities, you have a hard time concentrating on your work.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
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26. You have to miss work activities due to the amount of time you must spend on family responsibilities.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

27. You have to miss family activities due to the amount of time you must spend on work responsibilities.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

28. Your performance at work does not help you to fulfil your family responsibilities.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

29. You are often so emotionally drained when you get home from work that it prevents you from contributing to your family.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

30. Due to all the pressures at work, sometimes when you come home you are too stressed to do the things you enjoy.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

31. You think women experience more conflict in performing both work and family roles than men.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

32. You think men experience more conflict in performing both work and family roles than women.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

33. You think women should stay at home and not do any jobs outside the home.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

ORGANISATIONAL POLICIES AND CULTURE

34. Managers in this organisation are sympathetic towards employees' childcare and other caring responsibilities.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

35. This organisation has in place adequate policies and procedures to help manage the conflict between work and family responsibilities (e.g. day care centre for employee's children, paid sick/ maternity leave, etc.).

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

36. The implementation of work-family policies in this organisation is influenced by sifarish (e.g., employees with strong sifarish can get more benefits than others).

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

37. The implementation of work-family policies in this organisation is influenced by family influence (e.g., employees with strong family influence can get more benefits than others).

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

38. The implementation of work-family policies in this organisation is influenced by personal favours and biases.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

39. The implementation of work-family policies in this organisation is influenced by the personality/ looks/ appearance of the employee.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

40. Employees who use flextime (or flexplace or any form of flexibility) are less likely to advance their careers than those who do not use flextime.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

41. In this organisation, all employees are treated equally in terms of requests for time off, leave or other work-family benefits.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

42. Your immediate boss/manager treats both men and women employees' requests for time off the same, regardless of why the employee wants the time off.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

43. In this organisation, both men and women employees are just as likely to attend work-related training events.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

44. In this organisation, work-family policies are more favourable for men than women.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

45. In this organisation, there is an assumption that a woman's work will negatively impact her family responsibilities.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

46. The working environment of this bank facilitates Muslim men and women employees to say their prayers at the prayer-timings.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

47. Muslim men and women working in this bank offer their prayers regularly in office hours.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

48. This organisation has adequate policies and procedures to protect women workers against sexual harassment in office.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
----------------	-------	---------	----------	-------------------

YOUR COMMENTS

49. Do you think the culture of Pakistan encourages the man to perform domestic chores (e.g. cooking, cleaning or looking after children) and women to work in banks? Why and why not? Please comment.

50. Do you think women in banks in Pakistan have less advantageous position than men in performing both work and family responsibilities? Please comment.

51. Do you think your situation of work and family responsibilities have changed over your life? How? (e.g. marriage, change of job, death of a family member, moving to another city, or any other important event or incident) Please comment.

52. Would you like to provide any additional information about your experience of work-family conflict that has not been addressed in this survey?

53. **Email:** If you would like to be contacted further for an **interview** on the same topic, please provide your email address. _____

THANK YOU

VERY MUCH FOR PARTICIPATING IN THIS RESEARCH.

If you would like to provide your feedback on this survey, please send your comments/queries to r.faiz@herts.ac.uk or 0092 333 7631171

Once again, thank you very much for your participation.

B.3 Access, sampling and distribution

The lack of an adequate sampling frame required participants to be sampled using multiple sampling techniques. After pilot testing, the final questionnaire was distributed online and through post to gatekeepers and friends in Pakistan. My personal contacts in Pakistan contacted their friends in banks to respond to the questionnaire. Simultaneously, gatekeepers in top managerial posts in banks distributed the questionnaire in their respective banks. As such, snowball and convenience sampling techniques were used.

The scoping questionnaire was first launched on Bristol Online Surveys as a web questionnaire (Matthews and Ross, 2010; Bryman and Bell, 2011). The online questionnaire proved to have more advantages than traditional ways. Firstly, in terms of cost and speed, it allowed the responses to start accumulating before I travelled to Pakistan (Lumsden, 2005). This was helpful in light of the time constraints in which I wanted to use my time in Pakistan for conducting face-to-face, in-depth interviews. Secondly, the online questionnaire facilitated reaching out to a larger number of participants which may not have been accessed directly, especially in distant locations (Dillman, 2000). And finally, the online questionnaire provided the feature of instant data entry and analysis, thus saving time (Ilieva *et al.*, 2002). Having this analytical ground was mandatory since, despite undergoing extensive training sessions on statistical analysis during my Ph.D.; my understanding of statistical analysis is limited.

The online questionnaire survey was opened for responses on 18 May 2012. The link to the questionnaire was distributed via email to personal contacts and gatekeepers in various banks in Pakistan. For questionnaires, the men in banks were included in the overall research sample in order to capture gender-specific elements of the research. Collecting responses through snowball sampling and gatekeepers proved effective (Jankowicz, 2005, p.204; Bryman and Bell, 2011, p.197). It was noted that the number of responses were largely by men working in banks, and the number of female respondents was very small.

In order to reduce this coverage error that is associated with using an online questionnaire (Dillman, 2000), I travelled to Pakistan, visited many banks in my hometown, and requested women to participate in the research. By the end of first month of launching scoping questionnaire, 95 online responses and 23 paper responses had accumulated. However, only

18 out of these 118 responses were women. To further lower the coverage error, print copies of the questionnaire were distributed via post to regional offices of the banks in which gatekeepers had been identified. The regional managers of the three banks were requested to recruit their female staff to respond to the questionnaire. Using this combination of postal, face-to-face and online questionnaire was effective, as by the end of seven weeks of launching the scoping questionnaire, there were 52 responses from women out of 168 responses. By the end of the third month, 260 useful responses from 101 females and 150 males across 22 banks in Pakistan had been collected and used for refining the interview schedule. This was considered a sufficient number of responses, and recruitment for the questionnaire was slowed down and the attention shifted to the main qualitative study. Nevertheless, by 9th March 2014, an additional 20 responses had been provided to the online questionnaire, making it 280 responses from 25 banks, of which 105 were women.

Although the research design was intended to be sequential in which the first stage would be a scoping questionnaire that would inform the second stage of interviews; however, some responses to the online questionnaires were also received during and after the interviews.

B.4 Selective data analysis of scoping questionnaire

The online questionnaire was very user-friendly; therefore, the responses for the paper questionnaires were also entered into the online questionnaire. In this way, although I dipped in and out of SPSS and MS Excel for analysis, the online questionnaire remained the main source of analysis as it provided instant analysis such as frequencies, percentages, averages and cross-tabulation, for example, comparing all the responses based on gender. It also allowed the results to be filtered through, such as separating the responses of the women of a particular age group. The disadvantage of using MS Excel or SPSS was the time it took to import the responses from the online questionnaire to the two computer-based software, and then running the statistical tests again. Therefore, MS Excel was occasionally used to play around with the data, particularly for differences in percentages within women based on marital status, spouse's occupation, public and private banks, etc. For comparisons where there were more than two categories, such as age groups and all the 23 banks, SPSS was visited from time to time. Eventually, the scoping questionnaire of 56-items from 280 respondents was selectively analysed on its website, as the task of analysing the information to its full potential became a tedious beyond the scope of this study. Please see Appendix C.

Following selective data analysis of the scoping questionnaire, the interview schedule was modified in six main ways. Firstly, the scoping questionnaire provided a broad view of work-family landscape in the research setting. Secondly, it addressed the basic research question about contours of WFC, and the results established that yes, women working in banks in Pakistan do experience work-family conflict. However, women are a minority in banks and in-depth interviews should be conducted to examine the research questions. Thirdly, the use of the scoping questionnaire was that it yielded very different responses across men and women for some aspects, and some of these were taken up further in the interviews. Fourthly, some of the response of the scoping questionnaire raised questions and highlighted the need to go in-depth in the interviews. Some of the questions from the interview schedule were cropped out due to resource limitations. The fifth benefit of using the scoping questionnaire was that some of the open-ended comments of the respondents and observations from the field during data collection were incorporated into the interview schedule. Finally, the female respondents who had volunteered to participate in the in-depth interviews were contacted for the second stage, as discussed in the next section.

Introduction

Scoping studies can be used to recruit participants for the main study (Bedu-Addo, 2010). One of the most important items of the scoping questionnaire invited its respondent to volunteer for participation in the in-depth interview. Seale (2004) regards this as volunteer sampling technique and Saunders *et al.*, (2007, p.177) refers to it as self selection sampling. Of the total 280 men and women who responded to the questionnaire, around half of the women respondents (48 out of 105) provided their email addresses.

Bird's eye view

The questionnaire was also used to get a panoramic view of work-family experiences of women working in banks in Pakistan, and the broad differences of men and women's experiences. This was achieved through general frequencies and percentages of the 56-items, particularly the open-ended questions at the end of the questionnaire.

The information acquired through Questions 28-33 of the questionnaire answered the first research question about the contours of WFC. As explained above in the design of the scoping questionnaire (Section 4.5.2), the contours of WFC in terms of its three types and two directions were covered through seven opinion statements on a Five Point Likert Scale that were adopted from an existing abridged, reliable and valid questionnaire to measure WFC. The instant analysis on Bristol Online Surveys provided a general picture of the types and directions of WFC as reported by men and women working in banks in Pakistan. The respondents largely did not report any experiences of family-to-work conflict (60 percent disagree for Qs 29) but largely agreed with experiences of work-to-family conflict (50 percent agree for Qs 30). However, the responses to some of the questions were not that simple to interpret and required in-depth examination in the interviews. An example of this is Qs 31 regarding work-to-family, behaviour-based conflict, which had almost the same number of responses for those agreed and those who disagreed (33.6 percent and 36.1 percent), as well as those who strongly agreed and those who strongly disagreed (6.8 percent and 5.7 percent).

Gender-specific data

The scoping questionnaire also provided gender-specific, bank-specific and demographic information about WFC. There were striking differences between men and women, less and

more experienced, managers and officers, single and married women, and even women across the different types of banks. These differences increased my sensitivity to the complexities of WFC in banking industry of Pakistan, and lead to a revision, restructuring and rephrasing of some aspects of the interview schedule. As stated earlier, a full examination of differences in work-family experiences due to demographic variables is beyond the scope of the study. Instead, such questions were analysed across gender through cross-tabulation feature on the Bristol Online Survey, and then imported into Ms Excel, converted into percentages and visually represented in bar charts. Although there was general disagreement that women should stay at home, 37 percent of women strongly disagreed as compared to only 14 percent of men. This was one of the few questions which had produced a “strong” agreement or disagreement from women on a particular question, showing that a large number of women have firm opinion in favour of women’s work outside the home.

The analysis of some items of the questionnaire did not make sense so had to be further explored in the interviews. For example, percentage responses of questions about work-family policies had similar results across men and women. For Qs 37 regarding manager’s attitude towards employees with caring responsibilities, not only was the percentage of men and women who agreed similar (46 versus 36), but also the percentage of men and who disagreed was similar (21 versus 20). Such statistics provided an overall picture of the respondents’ opinion towards work-family cultures, and suggested that gender can interplay with class in work-family experiences.

On the other hand, some questions had very different results across men and women. An example of this is Qs 53 about opinion regarding women’s lower position in the banks on the basis their work-family interface. There was overall agreement to the statement; however compared to men, women had stronger agreements and disagreements and held more extreme opinions about women’s status. This reflected that there was ‘more’ going on than could be interpreted from the questionnaire – hence the need for in-depth interviews.

Finally, Responses to the two open-ended questions at the end of the questionnaire uncovered some aspects of WFC that had not been addressed in the questionnaire. Of the 57 comments received from both men and women, a selection of comments is given below in their original form. As discussed earlier, there is insufficient literature on WFC in Pakistan and these open-

ended comments contributed to bridge this gap by identifying relevant contextual themes that were taken up in the interviews.

Literal copy of open-ended comments in the questionnaire

The answers should be more open-ended
it is largely misleading that a joint family provides support in terms of child up bringing. i have not experienced it and have rarely seen paternal grandparents volunteering to take of their grandchildren.
It seems the term family has been mostly used for wife and kids; however in our culture a major factor effecting work family situation is the relationship and taking care of parents. Many people scrifice greener pastures for taking care of their parents. This factor has not been addressed in this survey.
Yes, include the overall effects of the atmosphere around the work and home life. being muslims we must accept the fact that we must change our way of doing things and only then we can change our life's conflicts. simple and equal rules of living life are laid out in the Holy Book however we only use it for profiteering. take islamic banking for example. the concept is to remove interest and to secure the people. however all we do everyday is find new ways to swipe down and earn more from some poor soul..

Appendix C – The semi-structured Interview Schedule

C.1 Designing the interview schedule

Introduction

The formal interview began with “Please give a bit of your introduction.” The purpose of this open-ended question was, in addition to building rapport, to see how the participants positioned themselves in work and family settings in relation their *cultural* and *symbolic capital*. This was essential to determine the course of the interview. In some cases, the participants immediately started narrating their biographies; and the introduction went on for a few minutes. Having a semi-structured format provided us flexibility to let the conversation flow without obsessing over the questions. The introduction section also covered the everyday routine of women to understand their investment of time and energy in work and family roles. During the course of the interview, any strands of the introduction that did not fit together or needed explanation were brought to the forefront.

Opinion about Interference of Work and Family

Work-Family Conflict was explained to them as any interference between work and family; any disturbance between work and family; any effect of work on family role, and of family on work role; any clash between work and family roles; any problem in performing both work and family roles, etc. The term ‘conflict’ was rarely used due to the apprehensive negative connotations associated with the term.

A crucial, specific and direct question was raised, “Do you feel that your family responsibilities impact your bank job?” which required women to make sense of what it meant to be performing both work and family responsibilities. Specific scenarios of work-to-family conflict and family-to-work conflict were also provided, “Suppose there is a special occasion at home, for example, your sister’s wedding or some important guests are staying at your home, then how do you cope with the extra pressure from your family?” and “Suppose there is extra pressure in office, then how would you feel about your family responsibilities?” These scenarios allowed tying together the contours, causes, consequences and coping strategies of work-family conflict.

Family-Specific Causes and Consequences

This section examined women's family structures and roles, covered through family profile, support of family towards the participant's job, family structure, and any effect of job on family roles. It also covered dynamics of marriage with gender, and the broader definition of family role comprising of not only traditional homemaker, but also a sister, daughter, mother, wife, and daughter-in-law. Depending on the profile of the participants, the section also investigated domestic help, child-care arrangements, and attitude of family members towards job. These addressed the family structures and mechanism that created conflict between women's work and family roles (family-specific causes of WFC), and how they were affected by women's work family roles (family-specific consequences of work-family conflict). A crucial and specific question was "How does your family feel about your job?" which required women to make sense of their family's attitude towards their work-role. A deliberate question that was asked was the number of children, if any, *after* asking about marital status. As discussed in the contextual chapter, women in Pakistan do not have children outside of marriage. The single participants were taken by surprise at this question, and it allowed me to remind my participants that this research project was to be examined in the West, where children and marriage are not always sequential or related; therefore, they had to share their experiences in their own words without assuming that I was already familiar with Pakistani culture.

Job-related Causes and Consequences

This section explored women's career history, breaks and progression, and how this affected (was affected by) their family roles. These questions situated their work roles and experiences within the context of a gendered organisation in a male-dominated profession. This section highlighted how the work structures and mechanism created conflict between women's work and family roles (work-specific causes and consequences of work-family conflict), and how they affected (were affected by) women's work family roles (work-specific causes and consequences of work-family conflict).

Family-Specific and Work-Specific Coping strategies

This section covered specific prompts about women's understanding of their family role; and family-specific coping mechanisms, such as paid domestic help and child-care arrangements. It also explored how women understood Islamic teachings towards men's role in domestic

responsibilities. It also covered specific prompts about women's understanding of work-family conflict. With respect to the organisational policies, prompts covered what the policies were, to what extent was the implementation of policies seen fair, and their perceived effectiveness in reducing WFC. It also explored women's understanding of Islamic teachings towards women's role as breadwinner.

Closing

Towards the closing of the interview, women were inquired about their take on monthly salary. The purpose of this question was to see if women associated their job role with financial capital and its role in changing their position in family or social setting. Based on pilot interviews, two additional questions were asked in case they had not been addressed during the course of the interview. Firstly, whether the participant thought she had made any sacrifices in her career due to her family roles, or vice-versa; and secondly, if the participant ever thought of giving up her banking job to become a stay-at-home woman, and how she visualized her banking career.

Finally, the participants were asked if they had any additional comments, or any questions. As with feminist methods, this provided the participants with a clear opportunity to give voice to their experiences, and to give them power to ask any off-topic questions from me. At this stage, they were also requested to refer me to their colleagues who may be interested in being interviewed.

Demographics

The interview was immediately followed by a one-page-demographics questionnaire. The information requested in this questionnaire was a partial repetition of what had already been shared in the interview, except for age, salary bracket and religion. It was primarily for analytical purposes and proved very useful as one participant identified herself as a Christian while filling it, which is something I had missed in the entire interview.

C.2 Copy of the semi-structured interview Schedule

- Face-to-Face
- Skype
- Telephone

Aim

The aim of the study is to explore the extent to which culture, gender and religion impact work-family conflict (WFC) experiences of women in banks in Pakistan.

Objectives

- To explore the women's perceptions of their career **experiences**,
- To investigate the participant's experiences with regard to the **causes**, consequences and strategies for coping with WFC, and
- To examine the complex **interplay of culture, gender and religion** on the participant's experiences of WFC

Introduction

- Introduce myself
- If face-to-face interview, present my business-card
- Explain the research study and in-depth interview
- Brief about confidentiality, anonymity and voice-recording

Agreement to Participate in this Research

This project aims to get an overview of the influence of gender, culture and religion on work-family conflict in the banks in Pakistan. Specifically, it will attempt:

1. To understand whether there is any conflict between your roles in office and home, and if so,
2. To know what are the causes and results of this conflict
3. To see how you cope with this conflict, and
4. To analyse the influence of gender, culture and religion on your experiences of this conflict

Please answer the following (select all that apply):

- I agree to take part in the above study
- I confirm that I understand the purpose of this research
- I allow the interview to be voice-recorded
- I understand that my participation in this study is entirely voluntary and that I am free to withdraw at any time without giving any reason, and without me being affected in any way
- I understand that my identity in this research will be kept anonymous.

Name (optional):

Signature:

Date:

Qs No	Question	Prompt	Reason for question	Field Notes
Introduction and job-related questions				
1	Can you please give me a little bit of your background?		Rapport	
2	Please tell how you joined banking as a career?	<ul style="list-style-type: none"> • Is this your first job? • Is banking your first priority for a career? • Did you take any career-breaks? • As a woman, how do you feel about having a career in a bank, as compared to other professions? 	Career history	
3	Please describe your routine on a normal working day.	<ul style="list-style-type: none"> • What are your office timings? • How do you travel between office & home? • How do you feel about your daily routine? 	Workday Routine	
4	Please describe your routine on a normal weekend	<ul style="list-style-type: none"> • Do you work in bank on Saturdays? • How do you feel about your weekend routine? 	Weekend Routine	

Family-Specific Questions				
5	Do you feel that your bank job impacts your family?	<ul style="list-style-type: none"> • How? • Can you please give examples? 	Perceived W --> F C	
6	Will you please describe your family structure	<ul style="list-style-type: none"> • What is the profile of your family members? • Are you currently living with your family? • Would you prefer to live in a joint-family system or separately with your own family (nuclear-family system)? 	Family and Family Structure	
7	How does your family feel about your job?	<ul style="list-style-type: none"> • Is your family supporting you in any way w.r.t your job? • What do you think about support that other families are giving to their professional women? • Do you think your job is affecting your family in any way? How? 	Support from family	
Add. Field notes				

8	<p>What is your marital status?</p> <p>(If not married, SKIP)</p>	<ul style="list-style-type: none"> • How does your husband feel about your job? • SENSITIVE: if married more than once, then how did you feel about WFC with your ex-husband? • Do you think your career is affecting your martial life in any way? 	<p>ONLY IF MARRIED – Support from Husband</p>	
9	<p>Do you have any children?</p> <p>(If no, SKIP)</p>	<ul style="list-style-type: none"> • How do think your banking job is affecting your children? • Do you use any help or support of any kind in childcare arrangements? <p><i>e.g. day care centre, parents, tutor, maid, etc.</i></p>	<p>Childcare</p>	
10	<p>What are your major domestic responsibilities?</p>	<ul style="list-style-type: none"> • Which domestic chores do you perform before and after office-hours? • Are you working in this bank only or do you have any other paid job also? • How do you feel about performing one (or two) job(s) in office and another unpaid job at home? 	<p>Family Resp.</p>	

11	Have you hired any help at home? (maid/servant etc.)	<ul style="list-style-type: none"> • How do you feel about having a domestic helper? • How do you manage your family responsibilities without your helper? • If you do not have any helper, have you CONSIDERED hiring any help? 	Domestic help	
12	How do you feel about the male members of your family doing domestic work?	<ul style="list-style-type: none"> • Which domestic chores do you think can be, or should be performed by the male members of your family? • What is the perception of the society about men who do household work? 	Can men work at home?	
13	Suppose there is a special occasion at home, for example, your sister’s wedding or some important guests are staying at your home, then how do you cope with the extra pressure from your family?		F --> W C scenario	
14	Do you feel that your family responsibilities impact your bank job?	<ul style="list-style-type: none"> • How? • Can you please give examples of how your family roles impact your official responsibilities? 	Perception of F --> W C	

Add. Field notes				
16	What do you think are your office policies regarding personal-life or family-care?	<ul style="list-style-type: none"> • Which policies exist in your bank? • How do you feel about actually utilising these policies? • Are these policies implemented fairly in your bank? 	WFC policies	
17	Suppose there is extra pressure in office, then how would you feel about your family responsibilities?		W --> F C scenario	
15	How do you feel about getting your salary at the end of every month?	<ul style="list-style-type: none"> • Usually, how do you spend your salary? • Do you think women should have a salary for performing domestic chores, even childcare, as required in Islam? 	Salary	
Last section				
18	Do you think there IS a conflict between your job and family?	<ul style="list-style-type: none"> • Does your job conflict with your family, or does your family conflict with your job? 	CONFLICT?	
19	Did you ever make any sacrifices in terms of your family because of your career or in		Sacrifices	

	your career because of your family?			
20	Because of your family responsibilities, do you: (a) ever think of giving up your banking job and staying full time at home? (b) think that you will progress in your banking career?	<ul style="list-style-type: none"> • Why/Why not? 	Reflections on WFC	
Would you like to add any comments/ ask me any question?				

Thank you for your participation.

Will you please also fill this very short questionnaire about basic demographics? It will take only a couple of minutes.

Encl: Demographics Questionnaire

DEMOGRAPHICS QUESTIONNAIRE
TO BE FOLLOWED BY THE INTERVIEW

Est. Time: Less than Two minutes.

The following information request is **voluntary**.

1. Please specify the following information regarding your employment status

- Total years of work experience _____
- Years of experience in a bank _____
- Current Department _____
- Current Designation _____
- Name of Bank _____
- Branch Code _____
- City _____
- Is your employment status permanent or contract?
- Is your employment status part-time or full-time?

2. What is your age?

- 24 years or younger
- 25-30 years
- 31-40 years
- 41-50 years
- 51-60 years
- 61-70 years
- 71 + years

3. What educational qualification(s) do you have? Please tick ALL that apply.

- F.A/ F.Sc / Intermediate
- BBA/BSc/BA
- MBA/MSc/MA
- M.S./ M.Phil./ Ph.D. / Doctorate
- Diploma (Please specify) _____
- Professional qualification (Please specify) _____

4. Is/was your mother a professional?

- Yes No

5. What, if any, religion do you follow? (please specify) _____

6. What is your monthly income? (approx.) _____

Phone number (optional): _____

Appendix D – Observations and research diary

D.1 Organisational cultures, structures, layout and access

My experience in each of the four categories of the banks was quite different. Bank1 was very much *sifarish*-oriented and my reference paved way for me. Being an insider, I was aware of the protocol that a visitor to the bank can receive due to the ‘reference’. This showed in the way I was repeatedly offered juices and fruit (in addition to the usual tea), and the women participants sometimes waited for their turns to be interviewed. I was also aware that it was considered an insult not to accept tea/juice from the Regional/Branch Manager because it was their way of welcoming me to the bank.

The Islamic bank [Bank2] had fewer women in each branch, and this translated into a greater need of travelling across branches to cover a wider sample. It was also in the Islamic bank that I felt sexually harassed when a man fell off his chair trying to get a full view of me. Instead of making a fuss about it, I laughed at his behaviour, which resulted in the women participants sharing how such incidents were a common occurrence, that some men were of ‘this’ category, and as a woman, they had learnt to ignore their gestures. One of them frankly and sincerely suggested that I should dress down in the proper Islamic way to ‘protect’ myself from such men. The consensus was that complaining against men’s behaviour to the male colleagues did not help; women had to formulate their own ways to deal with unwanted sexual advances.

Bank3 was the central state bank with a laid-back culture. Despite my very strong *sifarish*, women were not interested in being interviewed. During the three three days I spent in that bank’s premises, I mostly observed the staff on the phone and facebook. This was in contrast to the culture of the branch of a private bank, where I interviewed six out of the seven²² women working there.

The layout and infrastructure also varied significantly not only across the four types of banks, but also across the branches of the same bank. For example, women working in one branch of the private bank had air-conditioned cubicles, while in another branch, pedestal fans were in

²² The seventh woman was extremely busy, and despite waiting until 7:00 p.m. for her to be free, I could not interview her. Even in the lunch break, she went for a swim in a gym nearby.

place due to the malfunctioning of air conditioners. In contrast, the layout of the women-dominated bank was very traditional with piles of papers and rows of desks.

The attitude of the male branch managers in the banks was also different, and this seemed to affect women's behaviour. For example, in one of the branches, while I was interviewing a woman in a glass meeting room, the branch manager walked in and asked if I was comfortable, offered tea, checked that the air conditioner was working, shared a few anecdotes about working women, and when he left, the participant said, "This is why I do not want to be transferred to another branch. Our manager is so fatherly."

Generally, the fieldwork provided evidence of the banks being gendered (Acker, 2011). Women spoke of patterns of distinction between men and women, men's and women's work, and men's and women's prayer zones. Women in each of the four types of banks had their own definitions of a 'good work environment', where 'good' represents 'gendered'. In the case of Islamic bank, women's uniforms in accordance with Islamic dress code and confinement to back-office jobs were highly appreciated by the participants. In the central state bank, the minimal customer interaction was seen as favourable by the women. In some branches of the private bank, the manager *sahib's* behaviour in terms of his consideration to women's family roles and family lives was admired. In the women-dominated bank, the participants appreciated the bank environment in terms of all the staff being women. During one of the interviews with a woman who was clad in an *abaya*, we had to move to an isolated meeting room due to a sudden crowd of customers near her workstation. In her hospitality, she told me I could relax as she removed her veil. Therefore, women working in banks may use the word 'relax' to refer to a relaxed posture as if there were no men around, i.e., lowering the *dupattas* from the head, slouching, sitting with feet tucked under one's thighs, etc.

The power dynamics between professional designations, gender and age were also quite obvious. For example, in the case of central state bank, I was guided into the office of my female gatekeeper by her messenger who was a middle aged man. A second old-aged man served us tea, and later, opened her office for me so I could recharge my laptop. This was in contrast to the other banks, where a woman would enter the boss's office and remain standing until told to sit down. If the male branch manager walked by a participant's table, she would straighten up, and if he stopped to exchange a few quick words, she would stand up (and

often re-adjust her *dupatta*) in his respect. Due to the high power differentials, the male branch managers were always addressed as ‘Sir’ or ‘Sahib’ etc. Even, when talking about family, I think only two women used their husband’s name. My own mother, for example, has never addressed Papa by his name – he is usually addressed as ‘Professor Sahib’, ‘your dad’ or ‘my husband’. However, these societal values have been changing in the current generation, with my sister addressing her husband by his first name in front of everyone.

In the Pakistani context, a ‘messenger’ may also be referred to as a ‘peon’ or ‘blue boy’. Usually, the people at high managerial or administrative positions have a member of the staff whose job description includes serving them a glass of water/cup of tea on demand, taking phone calls on their behalf, directing visitors into the boss’s office, handling post, opening/locking the office for the boss, delivering items to the boss’s car, etc. In the UK context, this may be similar to a Personal Secretary, except that a ‘messenger’ is neither a graduate nor a skilled worker, and usually on daily wages. In some organisations, the messenger may be shared among a few managers; however, in this case, the gatekeeper had at least two messengers for herself, who did not have any work desk but sat on two chairs outside her office. They stood up in her respect whenever she stepped out of the office in accordance with the organisational culture that dictated high power distances across the levels of hierarchy.

One thing that was witnessed almost every single day in the field was how the gatekeepers and participants tried to direct me towards the ‘married’ women. The overall impression from the field experience was that married women were the ‘right’ participants for a study on WFC (however, as the Findings Chapters have shown, this was not entirely true).

Compared to prior findings based on literature review and survey, I came across a larger number of women in banks than I had been prepared for. Although they are not very ‘visible’ or easily ‘reachable’ with between one and eight women in a branch, but a subsidiary of a bank I visited had around fifty women. Some women referred to themselves as “the ladies” as opposed to “the rest of the employees”; and used “we” to refer to the group of women who are united in this experiencing this discrimination as opposed to “they” to refer to the management. This discourse gendered many of the practices in the bank. Even, the comfort exhibited by a Christian participant in wearing an *abaya* [large gown] while working in an Islamic bank gives insight into women’s need to feel secure in a male-dominated place.

The banks had CCTV cameras for security reasons and the employees and the customers were under constant surveillance. It is not clear whether and how this affected the participants' behaviour and what they chose to share with me. During one particular interview, my participant shied away from answering out loud a question about the role of *sifarish* in the implementation of the policies in the fear of being overheard by some colleague. I requested her to write down her reply. She shaded her paper with her left hand so her writing could not be read, and scribbled "99%" on the paper for me.

On some days, I conducted as many as five interviews a day. Once, I wanted to stop after the fourth interview, the fifth participant (who had been observing me and waiting for her volunteer turn all day) expressed her disappointment at being the only woman in the bank who had not been interviewed. So as not to disappoint her, I accepted another cup of tea and carried on with the interviews.

Field observations also revealed that many male branch managers held women responsible for any difficulty in managing their work and family lives. One particular branch manager of a private bank proudly shared that his wife had obediently followed his advice to quit her banking job after the birth of their first child. His prejudice against working women was echoed by the majority of participants.

D.2 Interacting with Women in the Field

Before the interview or the voice recorder was turned on, there was small talk with the participant, which included introducing myself and the research topic. The information given in the "Interview Cover Sheet" (can be seen in the Appendix-D) was shared with the participant in order to establish legitimacy and rapport with the participant (Miller and Glassner, 1997; Berg and Lune, 2004; Rubin and Rubin, 2012). Chit-chat included thanking the participant for agreeing to do the interview, introducing my identity as a Ph.D. student based in the U.K. and on leave from my professional status as a full-time lecturer in a public university in Pakistan, the research topic and aims, the total number of interviews I was planning and how many I had conducted so far. Usually, I faced questions about where I lived in the UK, why I was doing a Ph.D. and who sponsored it, my marital status, why I had selected the particular bank, how I dressed up in the U.K., whether it was easy to find Halal meat, etc. Exchanging such personal information was not originally planned but "paid dividends" (Calveley, 2005, p.87). At this stage, some participants shared that they did not

have any experience being interviewed before. It was in this pre-interview chat that I evaluated the linguistic abilities of the participant as to whether to conduct the interview in English or Urdu, and proceeded accordingly.

D.3 Women's voice and therapeutic nature of interviews

When the glass-meeting rooms were available, I could acquire in-depth information over sensitive and confidential issues of my participants' experiences. I noticed that my participants felt more relaxed and shared more when they were seated with their back towards their colleagues. Such interviews were often, but not always, the longer ones. However, when the interviews were conducted at the participant's work-desks, in an open hall, I found the participants trying to hide their problems to portray a positive image of their work experiences in-front of their colleagues. During one of the interviews, as a participant shared how her work had damaged her marital life, she struggled to hide her tears from her colleagues. I managed to take her to a meeting room to finish the interview, where I found her to be relaxed and talkative, and even laughing.

On the very first day of the interviews, I realized that my participants expected full eye-contact from me. If I looked down at my interview schedule or scribbled field notes, they stopped talking, waiting for my attention. Therefore, I kept my mobile phone silent and aside, field notes quite limited, and thoroughly maintained eye-contact with my participants. During a particular interview, as my participant shared the difficulties she was facing, I unconsciously lowered my gaze away from her face towards empty air, visualising her grim experience. She got conscious and broke off mid-sentence to say, "I am talking so much, even though I am not this talkative!" I reassured her of my exclusive attention by repeating every word she had just said. It was all the assurance she needed to pick up her talk exactly from where she had left off; this time, in even more detail.

As I carried on an interview with a particular participant, two of her colleagues approached our table and insisted that I join them for lunch. They refused to take no for an answer, so I accepted their generous invitation, relieved when they left, and returned to the interview. A few minutes later, the branch manager (who had probably watched the 'hustle' on the camera) called at the participant's telephone extension, and my participant straightened up in response. He wanted to talk to me, so I was handed over the telephone receiver. After asking if I was having a good time at the bank and how many interviews I had done, he 'told' me

that I was to join him for lunch. I clarified that my lunch had already been arranged with his female staff – no arguments about it. My principle was simple: respect your gatekeeper, but respect your participants more. The participants were shocked at my turning down the boss but also pleased that I had preferred *them* to *him*, i.e., indicating that I was on *women's* side. Had I joined the male branch manager, the participants might have labelled me the 'boss's pet' and restricted sharing anything personal or negative about the bank.

Sometimes, while an interview was in progress, other women would drop by to see how I was interviewing the current participant; and, the interview had to be put on hold, or even postponed to another time. At a particular instance, as one of the participants was talking about her work-family experience, a male staff member came to the desk for some official errand; however, he stayed there to listen on to what his colleague was saying. When he did not react to my unwelcome glare, I said aloud to him, "Can we have some privacy please?" He did leave, while my female participant expressed her admiration for my 'bravery'. My calling off a man was seen as 'brave' because it clashed with the typical characteristics of a timid 'good woman'.

On a particular day, I conducted as many as five interviews in one branch in a day. In her introduction, the fourth participant talked about her work and family domains in detail. I remarked that she had summarised the entire interview within the introduction, and she confessed with a smile, "*This is my first interview*" [PB9]. This echoes women's lack of voice in the Pakistani context (Khan, 2010). Even when it was not their first interview, two women emphasized that this was the first time they were discussing their family. "My attitude in office is such that this is the first time I am discussing my family" [IB6]. This is in accordance with the strong notion of the privacy of the family in public spheres in Pakistan (Siddiqui and Hamid, 2000). Possibly, the participants saw the interview as a friendly and sisterly exchange of information (Oakley and Roberts, 1981) in which their family lives could be discussed comfortably without the threat of their private information turning into office gossip – something their colleagues might do. This also resonates with Asghar *et al.*'s (2009) findings that some women do not discuss their family matters in the office.

For some women, the interview was an opportunity to voice their feelings and experiences. Midway through the interview, one woman [IB1] exclaimed, "I am talking so much, even though I am not this talkative! I am very shy and reserved... I have shared everything!" This

echoes what Acker (1983) would have described as a friendly relationship with the participant that is conducive to learning her story.

The interviews were frequently paused so as not to disrupt the work-flow of the bank. Only a couple of the interviews actually went without major interruptions by colleagues/customers. Once, the remaining half of an interview was even transferred to the next day.

For some participants of the study, the interviews were not only mechanisms for confessions and catharsis. They also demanded my role in suggesting a cure to their problems, as has been the case in other feminist studies (Pillow, 2003). The reflection and vocalization of their past struggles as well as disclosures of guilt, disappointment and regret reflect feminist researcher's views of the interview being therapeutic for some participants (Oakley and Roberts, 1981; Opie, 1992; Birch and Miller, 2000). At many instances in the interviews, their confidence and trust in me as a researcher turned into advice for me on how I, as a woman, may cope with similar experiences. This was based on their assumption that all working women are united in their suffering – hence their subtle dependence on the interviewer for advice (Rowling, 1999). As such, the interviews might have empowered some women to change the conditions of their lives (Brannen, 1993; Kirsch, 1999).

In one particular branch of a bank, the participants asserted that I interview one of their colleagues in another branch. They thought her work-family experiences were the most suitable to this research. During their interviews, they occasionally compared their own lives to her and thanked Allah that their work-family situations were better than her life. When I did interview the specified woman, her interview was one of the longest, she addressed me by my name as if we were friends and at the end of the interview, she requested access to the research findings. When I visited the same bank the next day for more interviews, she insisted that I join her for lunch, where she continued to talk about her life beyond the formal interview.

In the initial days of fieldwork, I had turned down offers to have lunch with the (potential) participants. There had always a woman who was at her desk during the lunch break that agreed to be interviewed. Often, these were the most peaceful interviews in the sense of fewer interruptions from colleagues. However, in the later days of my fieldwork, I did accept some lunch offers and found them to be a source of insight into the otherwise under-covered culture and gender dynamics in the banks. For example, the informal chit chat over lunch in a

particular branch showed that although the men and women staff worked all day together, they had separate spaces for lunch and prayers.

Once, at the end of the day, while waiting in the sitting area for a gatekeeper to pick me up from the bank and to drop me off to my home, I had the chance to see that even women thought they had finished their day's work, they had to ask their managers if they could go home, and the fear that their manager would regard them as an inefficient worker who could not sit till late in the bank. Such first-hand observations of women's interaction helped in contextualising women's narratives, as has been discussed in the Findings Chapters 6-9.

Observation and interaction participants has been an important tool for data. Had I conducted the interviews online or through telephone, this data would have been lost. Even casual observation such as the lock on the women's toilets, the way some women stopped talking when the boss walked by, a man tripping to get a fuller view of me, or how all the women in a bank gathered for lunch, are instrumental in highlighting the objective structures surrounding women's WFC experiences.

D.4 An excerpt from research diary during fieldwork

An excerpt from my research diary on the first day in the field; where GK refers to the name of the gatekeeper, Town refers to the location of the bank and CAPITAL LETTERS represent emphasis:

The security guard in the bank opened the huge glass door for me. My first thought was “No light? No generator?” The Branch Manager (BM) had some visitors, so I was asked to wait for a couple of minutes. I took the time to look around. The BM had a male secretary/assistant. I could see the BM’s office on my left, and there was a lady sitting in his office having some discussion with him. No other lady in sight. A few minutes later, the assistant informed the BM that “Miss Rafia” had arrived, which probably resulted in a “who Rafia?” upon which I told the assistant “GK has sent me”. The assistant immediately looked up at me, repeated my words to the BM over the phone and smiled and gestured me to go in immediately. Ok. This GK was important to this BM. Point taken.

I reminded myself that I had 25 more minutes to get my first interview. However, the BM sat back in his chair and was like “what subject is it?” and “why women?” and “please have something to drink” and “will you tell me what my staff tells you about their experience of working with males?” ... He probably had all the time in the world to talk to me. I was blunt with him on purpose. When he asked me what i wanted to do after phd, i told him “half my hair are already grey, and before the remaining half turn white, i intend to settle down” and he was like “i do not see any white hair!” with a tone that implied “you look beautiful” to which i bluntly gestured to his reading glasses at the table and replied “you better wear your glasses then” ... anyways, i refused to share the interview-response with him, instead, i agreed to share results of the entire survey with him.

He sent me to the only woman banker in his branch. She had short silky hair, dupatta on her chest, dark purplish lipstick, table in the end of the lounge, and had three phones on her neck. She smiled, offered me a seat, and said, “two minutes please?” I smiled and said, “sure sure. No problem.” Male customers, one after the other, uncles and aunties, one after the other, and three phones ringing nonstop. She was a true picture of work overload. She barely had time to flick back her hair between calls and steal a glance at me. Twenty minutes passed. I sent sms [mobile text message] to GK, that it was taking longer than expected, and he may call back his driver. I would arrange my transport myself. Sir replied that I should leave this branch, and go to *Town* branch, and interview the 4 women there. The woman banker overheard my phone conversation, got upset, and quickly offered me a glass of juice and said, “just two minutes please. If you wait for

five minutes, then i' ll be totally free. I' ll be all free” i could see that she was trying to take out time, but she was stuck in office work. I promised her that it was not an issue at all, that i would return later after bank timings to interview her, when she was less tied up.

At *Town*, the BM came out of his office to greet me, had me settle down in a committee room away from customers, and introduced a woman banker to me. One after the other, i interviewed four of them. When *participant*, the second extremely talkative girl was talking about “look busy do nothing” kind of tactics that a banker has to use in this branch to excel, and the role of BM' s own personality in managing the affairs of the branch, the BM came over, opened the glass door, and said, “light nahin hai. Sorry sorry. Garmi hai. Aap door khula na rakhain, kia khayal hai [there is a power shutdown. I apologise. It is hot in here. How about you keep the door ajar?” and when i said, “sure sure” he turned to *participant* and said, “sach sach batana [don' t be scared, you can be honest in your interview]”. He was nervous that *participant* was sharing negative things about him.. he wanted *participant* to stop talking, or at least stop being so frank and honest.

And, i had to go to the toilet after two interviews. I found out that you have to TAKE KEYS from one of the ladies (i think the senior most woman of these, whose father is sick) in order to go to the toilet. Imagine!!!

After the end of the interview, i went to BM' s office to thank him, and he was like “i' ll add to all this. These are all single. Their situation is quite different from the married ones. For example, MY wife was a banker. And she quit 4 years after her marriage because her WFC was so high” ...

While discussing “conflict of interest” issue about doing a part-time job, another employee in BM' s office was actually like “this is written in HR manual. You can' t have it. It is our internal document.” So rude of him!

Anyways, the chat with BM was getting long and i was tired... and GK called to ask me how i was doing. And i was like i am sorry i got to take this call. And i told them it was GK. They both LOOKED AT ME. I was referring to their boss as if he was my FRIEND. And i could their stares on me while i told GK k i was talking to *Guest*, to which he said he' ll wait till i reached home, and i stood up to leave, and the BM and that rude guy stood up in my respect. Man. It was fun to have so much protocol.

The ride back home was TERRIBLE. I dozed off in rickshaw. And jumped into shower immediately because of garmi [hot weather]. Could hardly keep my eyes open during lunch. And woke up past maghrib [prayer], around 9 pm...

Appendix E – Demographics of Participants

Interview Sample				Domain-unspecific			Work-Specific				Family-Specific	
#	Type of Bank	Anonymity	Length of interview (minutes)	Age group (Years)	Educational qualification	Religion	Management Level (Interpreted)	Department (Interpreted)	Monthly Income in GBP (1GBP = 170 PKR)	Exp. in a bank (Yrs)	Mother's profession	Marital Status
1	Private	PB1	NA	NA	Masters	Islam	NA	Foreign Accounts	NA	NA	Housewife	Married
2	Private	PB2	NA	NA	Masters	Islam	NA	Operations	NA	NA	Housewife	Divorced
3	NA	Pilot1	NA	NA	Masters	Islam	NA	NA	NA	NA	Housewife	Married
4	Private	PB3	38	25-30	Masters	Islam	Middle Mgt.	Credits	£ 200-300	5-10	Professional	Married
5	Private	PB4	55	25-30	Masters	Islam	Lower Mgt.	Operations	£ 300-400	2-5	Housewife	Single
6	Private	PB5	29	25-30	Masters	Islam	Lower Mgt.	Foreign Accounts	£ 200-300	5-10	Professional	Single
7	Private	PB6	30	25-30	Masters; Diploma	Islam	Middle Mgt.	Credits	£ 300-400	2-5	Professional	Single
8	Private	PB7	24	25-30	Bachelors; Diploma	Islam	Administrative	Administration	£100 or less	< 2	Housewife	Single
9	Private	PB8	25	25-30	Masters	Islam	Middle Mgt.	Credits	£ 100-200	< 2	Professional	Married
10	Private	PB9	38	31-40	Masters	Islam	Middle Mgt.	Operations	£ 200-300	10-15	Professional	Married
11	Private	PB10	25	31-40	Masters; Diploma	Islam	Middle Mgt.	Operations	£ 500-600	10-15	Professional	Married
12	Private	PB11	52	25-30	Masters; Diploma	Islam	Lower Mgt.	Credits	£ 300-400	5-10	Housewife	Married
13	Private	PB12	31	31-40	Bachelors	Islam	Lower Mgt.	Operations	£ 200-300	10-15	Housewife	Married
14	Private	PB13	56	25-30	Masters; Diploma	Islam	Middle Mgt.	Operations	£ 100-200	2-5	Housewife	Single
15	Private	PB14	48	25-30	Masters	Islam	Middle Mgt.	Operations	£ 100-200	5-10	Professional	Single
16	Private	PB15	56	25-30	Masters; Diploma	Islam	Lower Mgt.	Operations	£ 200-300	2-5	Housewife	Married
17	Private	PB16	32	41-50	Masters	Islam	Administrative	Operations	£ 100-200	2-5	Housewife	Married
18	Private	PB17	31	25-30	Masters	Islam	NA	NA	NA	5-10	Housewife	Separation
19	Islamic	IB1	35	25-30	Masters	Islam (Syeda)	Middle Mgt.	Audit	£ 200-300	2-5	Housewife	Single
20	Islamic	IB2	28	31-40	Bachelors	Islam	Middle Mgt.	Credits	£ 200-300	15-20	Housewife	Married
21	Islamic	IB3	58	25-30	Masters	Islam	Middle Mgt.	Credits	£ 100-200	2-5	Housewife	Single
22	Islamic	IB4	44	25-30	Masters	Islam	Administrative	Operations	£ 100-200	< 2	Professional	Single

#	Type of Bank	Anonymity	Length of interview (minutes)	Age group (Years)	Educational qualification	Religion	Management Level (Interpreted)	Department (Interpreted)	Monthly Income in GBP (1 GBP = 170 PKR)	Exp. in a bank (Yrs)	Mother's profession	Marital Status
23	Islamic	IB5	42	25-30	Bachelors	Islam (Pathan)	Administrative	Administration	Less than £ 100	2-5	Housewife	Single
24	Islamic	IB6	32	24 or younger	Masters	Islam	Mgt. Trainee	Mgt. Trainee	£ 100-200	< 2	Housewife	Single
25	Islamic	IB7	50	25-30	Masters	Christian	Lower Mgt.	Operations	£ 100-200	2-5	Professional	Engaged
26	Islamic	IB8	58	25-30	Masters	Islam	Administrative	Administration	£100 or less	< 2	Housewife	Engaged
27	Islamic	IB9	41	25-30	Masters	Islam	NA	NA	£ 200-300	5-10	Housewife	Single
28	Islamic	IB10	60	25-30	Masters	Islam	Middle Mgt.	Operations	£ 100-200	2-5	Housewife	Single
29	Islamic	IB11	53	41-50	Masters	Islam	Middle Mgt.	Operations	£ 200-300	10-15	Housewife	Separated
30	State	SB1	60	25-30	Masters	Christian	Middle Mgt.	Policies - Finance	£ 500-600	5-10	Professional	Married
31	State	SB2	44	25-30	Bachelors	Islam	Middle Mgt.	Policies - Finance	£ 200-300	2-5	Professional	Married
32	State	SB3	32	31-40	M.Phil	Islam	Administrative	Policies -Operations	£ 300-400	5-10	Professional	Married
33	State	SB4	45	41-50	Masters	Islam	Middle Mgt.	Policies- Operations	£ 200-300	> 25	Housewife	Married
34	State	SB5	60	51-60	Masters	Islam	Middle Mgt.	Policies-Operations	£ 400-500	> 25	Housewife	Married
35	State	SB6	56	31-40	Masters	Islam	Middle Mgt.	Policies- Finance	£ 300-400	5-10	Housewife	Married
36	State	SB7	32	24 or younger	Masters	Islam	Administrative	Operations	£ 200-300	< 2	Housewife	Single
37	Private	PB18	57	25-30	Masters	Islam	Lower Mgt.	Credits	£ 300-400	5-10	Housewife	Married
38	Private	PB19	73	25-30	Masters	Islam	Lower Mgt.	Credits	£ 200-300	2-5	Housewife	Married
39	Private	PB20	79	31-40	Masters; Diploma	Islam	Middle Mgt.	Foreign Accounts	More than £ 600	15-20	Housewife	Married
40	Private	PB21	59	25-30	Masters	Islam (Syeda)	Administrative	Administration	£ 100-200	2-5	Professional	Single
41	Private	PB22	54	25-30	Masters; Diploma	Islam	Middle Mgt.	Foreign Accounts	£ 200-300	5-10	Housewife	Married
42	Private	PB23	50	25-30	Masters	Islam	Middle Mgt.	Foreign Accounts	£ 200-300	2-5	Housewife	Single
43	Women's	WB2	73	25-30	Bachelors	Islam	Administrative	Operations	£100 or less	2-5	Housewife	Married
44	Women's	WB1	67	41-50	Masters; Diploma	Islam	Middle Mgt.	Operations	£ 300-400	15-20	Housewife	Married
45	Women's	WB3	41	25-30	Master	Islam	Administrative	Operations	£ 100-200	5-10	Housewife	Married
46	Women's	WB4	62	31-40	Masters	Islam	Middle Mgt.	Audit	£ 200-300	10-15	Housewife	Married
47	Women's	WB5	41	31-40	Bachelors	Islam	Administrative	Administration	£100 or less	5-10	Housewife	Married

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