

CORRELATION BETWEEN WORK LIFE BALANCE, JOB SATISFACTION AND MENTAL HEALTH: A STUDY ON FEMALE BANKERS OF KARACHI – PAKISTAN

Tooba Atif
University of Karachi
Department of Public Administration- Pakistan

Assist. Prof. Dr. Shameel Ahmed Zubairi
Karachi University Business School (KUBS)
University of Karachi- Pakistan

Abstract

Women need to struggle to maintain individuality as well as skilled professionally. This study attempts to highlight the relationship of work life balance and job satisfaction with mental health. Work life balance and job satisfaction plays a significant role in the fast moving banking environment as they immensely affect social wellbeing and psychological factors of personnel working in banking sector. 135 female bankers were randomly selected from private sector banks of Karachi (Pakistan) ranging age of 22 to 45 years. The hypothesis stated in the research belong to the relationship of work life balance with mental health, and job satisfaction with mental health. To test the hypothesis correlations and regression were applied. The tools that were used for the study are center of epidemiological studies depression CESD-R-20 scale, burns anxiety inventory and job satisfaction scale developed by Scott MacDonald & Peter MacIntyre (1997), Work life balance scale by Jeremy Hayman (2005). Findings reveal the potential association of work life balance and job satisfaction with depression and anxiety.

Keywords: Work Life Balance, Job Satisfaction and Mental Health.

INTRODUCTION

There has been a rise in the female bankers in Pakistan, which is mainly based on education and greater freedom that girls have acquired over the years. However, females have faced problems while working at a place where males works predominantly, and they have to face discrimination because males have greater privilege in the workplace. Mostly banking sector is also one such sector that is fashioned the same way. Over the years, there has been a greater inclusion of females in the banking sector as more and more women have joined the workforce and are actively working in banks. This has raised concerns about how they are treated, what pressures and burdens they have to face in the workplace, and how they cope with them.

According to the World Health Organization (2017a), mental health has been an important concern over the last years as mental health disorders are on the rise and are becoming a large societal problem worldwide. Depression and anxiety are the two most common mental health disorders worldwide, whose prevalence has been increasing over the last years (World Health Organization, 2017b). Individuals suffering from depression are likely to report symptoms of anxiety at the same time, as those two disorders are related with several common factors (Byllesby, Durham, Forbes, Armour, & Elhai, 2016; Rawal et al., 2014). As it is found in a survey on work life balance Welford R (2008) in Hong Kong believes that there is high percentage of people who feel that work is the reason of mental health problems, specifically anxiety. Working women goes to battle to strike a balance between work and family life. According to Mark Wickham & Simon Fishwick (2008) effective employees' work-life balance involves organizations to identify and feel accountable for the array of work and non-work roles that effect their employees' lives. According to John Ivancevich (2009) employees are found happier and more productive in the organizations with proper work life balance programs. Jennifer Smith, Dianne Gardner (2007) has found linkage between Conflict in work life and

family life to job dissatisfaction. Job satisfaction defined as employee's analysis regarding work conditions and their level of success together with of the personal values (Yavas, Karatepe, & Babakus, 2013). Based on previous studies job satisfaction is found to be different among females. Intrinsically men are found less satisfied than women McNeely (1984), whereas Purohit and Belal (1996) found that women are more satisfied as compared to men at professional level. Greenberg and Baron (1993) found that it seems as if working women are less satisfied in their work as compared to men.

Banking sector need to recruit personnel not only with high productivity but have to select people with enthusiasm and spark to carry positive personal attitudes in their duty and work dedicatedly (Alshallah, 2004). Well satisfying environment helps in retaining employees and that decreases organization cost of retention (Christian et al, 2011) and it also help in glorify business globally as well (Crawford et al, 2010).

RESEARCH HYPOTHESIS

To conduct this research in its fullest means, following points are hypothesized and set as the foundation for analysis of overall results

- There will be a positive relationship between Work life balance and mental health.
- There will be a positive relationship between job satisfaction and mental health.
- Work life balance predict mental health.
- Job satisfaction predict mental health.

METHODOLOGY

Participants Of Study

The sample of this study consists of 135 female bankers randomly selected .The age range of the participants was between 22- 45 years ($\bar{x} = 2.9$, SD= 1.3). Married and unmarried participant from different socio-economic status were included in the study while divorced and widow participants were excluded.

Procedure

In this study, participants were approached through snow ball sampling technique. This sampling technique is used to identify potential participants. Initially Informed consents were given to the participants containing anonymity, confidentiality, and right to withdraw from the survey. After signing the consent form participants were given to fill the scales. Individual administration was done. The researcher was present to handle any survey queries. Participants who were interested in results of the study were given the email id for further correspondence.

Instruments

The following measures are used in the study. Demographic form: Used to get information about marital status, socio economic status and job details of the sample.

Center for Epidemiologic Studies Depression Scale Revised (CESD-R-20) (Radloff, 1977)

This scale contain 20 items. It is a self-report measure of depression. Questions measure 8 different subscales, including: *Sadness (Dysphoria)*, *Loss of Interest (Anhedonia)*, *Appetite*, *Sleep*, *Thinking / concentration*, *Guilt (Worthlessness)*, *Tired (Fatigue)*, *Movement (Agitation)*, *Suicidal Ideation*. Internal consistency for the CES-D-20 = (Cronbach's $\alpha=0.85 - 0.90$). Test-retest reliability for the CES-D-20 = (0.45 - 0.70). The CES-D was moderately correlated to the Hamilton Clinician's Rating scale and the Raskin rating scale (.44 to .54).

The Burns Anxiety Inventory (David D. Burns M.D., 1984)

This scale contain 33 items. It is a self-report measure of anxiety. Questions measure 3 different subscales i.e. anxious thoughts, anxious feelings and physical symptoms.4-Point Likert Scale where

1= not at all; 2= somewhat; 3= moderately; 4= A lot. The value of Cronbach's alpha was found to be .92

Work life balance scale (Jeremy Hayman, 2005)

The scale overall includes 15 items. There were three subscales which included set of questions. The reliability of sub scales were found to be: Work interference with personal life having Cronbach's alpha of 0.799. Personal life interference with work having Cronbach's alpha of 0.704. Work personal life enhancement having Cronbach's alpha of 0.745. All the three subscales together have Cronbach's alpha of 0.7 that shows high reliability.

Job satisfaction scale (Scott Macdonald & Peter MacIntyre, 1997)

The Job Satisfaction questionnaire includes ten items. The Job satisfaction scale by Scott Macdonald and Peter MacIntyre can possibly be used by different kind of occupational groups. For set of 10 items Cronbach's alpha for these was .77.

RESULT

Table 1: Showing Correlation of work life balance, job satisfaction and mental health (depression and anxiety) (N=135).

Variable	Job satisfaction	Work life balance	anxiety
Depression	.186*	-0.035	0
	0	0	-0.805
Anxiety	-0.044	.191*	0
	-0.137	0	

** $p < .01$, * $p < .05$

Bivariate correlation coefficient reveals a significant positive correlation of job satisfaction with depression ($r = .186$, $p < .005$). Results also reveal that work life balance have a correlation with anxiety ($r = .191$, $p < .005$).

Table 2: Summary of Regression Analysis with anxiety and depression as Predictor and work Life Balance as Dependent Variable

Variable	B	St error	β	R ²	F	Sig
Depression	-.064	.157	-.035	.038	2.59	.078
Anxiety	1.11	.499	.191			

** $p < .01$, * $p < .05$

a. Predictor: (constant) anxiety, depression

b. Dependent variable: Work life balance

Table 3: Summary of Regression Analysis with anxiety and depression as Predictor and Job Satisfaction as Dependent Variable

Variable	B	St error	β	R ²	F	Sig
Depression	.350	.161	.185	.036	2.48	.087
Anxiety	-.260	.512	.043			

** $p < .01$, * $p < .05$

a. Predictor: (constant) anxiety, depression

b. Dependent variable: Job Satisfaction

DISCUSSION

Females are more inclined to working hard, but at the same time, they need to have a balance in their work lives and personal lives, as both are essential for them. Moreover, they also need to provide

more family time and considering the social and cultural norms of the country of Pakistan, there are certain regulations regarding the work lives of women in the country. When work-life balance is upset, it can cause females to feel anxious and depressed as they are unable to achieve the needed balance. It is caused by many factors, and eventually, it results in the feeling of dissatisfaction and lack of motivation at work. Job satisfaction is also highly important as it can cause an individual to feel motivated or demotivated to work. Females have experienced that the lack of job satisfaction can lead to a considerable amount of depression and anxiety, and they are unable to give their best at work because of the psychological impact of their job. It is also considered as a given that female employees are sensitive to the stress and pressure that is faced at the workplace, especially within the banking system of the country. The work conditions, along with the demands and requirements can sometimes be quite overwhelming, leading to differential treatment of females and their overall satisfaction with their jobs and their balance of the relationship between work and life (Khalid & Aroosh, 2014). Gender discrimination can make female employees feel that they are not rewarded the same way as their male colleagues although they are doing the same amount of work; yet this prejudiced treatment can cause females to develop depression because of prolonged discriminatory behavior.

Job satisfaction is an as essential factor which can account for the presence of the employees in the workplace and also ensure that they are going to work with dedication and devotion. Female employees can be dissatisfied or satisfied with their jobs for any number of reasons. One of the most important factor of job satisfaction is being paid well, which is the ultimate motivation that an individual might have from their job and the factor which gets them to get up and go to work each day. According to (Ali et al., 2018) if females are paid lesser than men, and there is an unequal distribution of the wealth and resources of the organization, then job satisfaction will decrease. "Fringe benefits" and work itself comes after salary.

Jobs and workplace satisfaction is linked with the treatment of the employees by the organization, and the way they are treated by their superiors and colleagues ensures how they are affected by their work. Sexual harassment in the workplace is an issue which is faced by many people, males and females both. The prevalence of sexual and verbal harassment have several repercussions upon the psychological health of female employees. The correlation between anxiety and workplace sexual harassment can be explored as greater stress upon the females working in banks and their declined performance in their job (Merkin & Shah, 2014). Across all cultures of the world, including Pakistan, sexual harassment in the workplace is a real and alarming issue and stands out as one of the key reasons as to why women feel depressed, anxious and disinterested in their work.

Jobs have been recently structured differently. The redefinition of the tasks and the overwhelming amount of work that is done by bank employees are enough to make them rather agitated and dissatisfied with their jobs (Girogi et al., 2010). Similarly, work-life balance is an issue which is rather stressed because of its importance. Moreover, there are strict arrangements at workplace that results in adverse situations. Mainly work stress is the issue that affects family relation, especially in the lives of the females who are highly involved in their family lives. According to Sarwar & Aftab (2011) work-related stress can make the person rather unsure of how they are doing in life and especially when it comes to females, there are strong chances that women are not going to be able to cope with the challenges of an imbalanced work-life.

Differences between the kinds of experiences that employees have been found in the sectors to which the employees belong. The employees belonging to the public sector will have a different impact as compared to employees who belong to the private sector. According to George & K. A. (2015) the amount of stress that is recorded in the private sector banks is relatively higher in comparison with the public sector banks, and females will generally have a lower amount of satisfaction as well as a balanced work-life relationship when they are working in such a system.

Work-life balance is also harder to maintain for females because of the fact that banking jobs are now becoming more and more challenging, thereby increasing stress and pressure (Ahmed et al., 2018). Females are also exposed to stressors within their workplace, which is mainly workload and a greater amount of commitments at their workplace (Ahmed et al., 2018).

Married females in the banking sector are usually exposed to a number of problems and issues that can usually impact their work-life balance. Married females develop more conflicts and issues in their personal lives because of their work, such as longer working hours in a profession such as banking (Reddy et al., 2010). The constant presence of conflicts and problems in their lives can make them agitated, angry, and frustrated, becoming a precursor to anxiety in their temperament (Reddy et al., 2010)..

According to research by Sultan & Hanif (2013) females are not accommodated according to the ways they can remain comfortable with their home life and other personal priorities, because of which their life at home suffers and they are not able to cope with the challenging lives they live. The incidence of depression and anxiety increases with the fact that a female is constantly battling her need to perform well at work, and simultaneously keep her home in peace.

Hence, female workers in the banking sector in Pakistan are affected by job satisfaction and work-life balance, both of which are not met in their jobs. This research can help researchers and policy makers in future studies. Specific initiatives and well framed policies could improve mental health, job satisfaction and work life balance could improve the working environment for female employees of banks.

BIODATA AND CONTACT ADDRESSES OF AUTHORS



Tooba Atif, currently enrolled in PhD program from University of Karachi, Pakistan. She is MPhil in Management Sciences, Iqra University Karachi, Pakistan. She completed her MBA from University of Karachi, Pakistan. She has served University of Karachi as visiting faculty at Karachi University Business School. Her interest are in human resource management and educational researches.

Tooba Atif
Department of public administration
University of Karachi- Pakistan
E. Mail: write2tooba@gmail.com



Dr Shameel Ahmed Zubairi , (Ph.D marketing ., MBA Hamdard , B.Sc University of Karachi) is assistant Professor in Karachi University Business School . He completed doctorate degree in pharmaceutical advertising. He has served University of Karachi since 2006. He is permanent faculty member at Karachi University Business School. He is supervising various research projects. The interest of the author are brand management, digital marketing, and in the development of new teaching techniques,

Assist. Prof. Dr. Shameel Ahmed Zubairi
Faculty of Karachi university business school (KUBS)
University of Karachi- Pakistan
E. Mail: szubairi@uok.edu.pk

REFERENCES

- Ahmed, N., Mangi, R. A. & Ashraf, M. (2018). Study of work-related stress and job satisfaction among female bankers. Research Gate. Retrieved from https://www.researchgate.net/publication/329886188_Study_of_Work_related_Stress_and_Job_Satisfaction_among_Female_Bankers
- Ali, A. et al., (2018). Level of Job Satisfaction among Employees of Banking Industries at Lahore 2016. European Online Journal of Natural and Social Sciences 2018. 7 (3). Retrieved from <http://www.european-science.com>
- Alshallah S. (2004). Job satisfaction and motivation: how do we inspire employees? Radiology Management, 26 (2), 47–51.
- Christian, M.S., A.S. Garza & Slaughter, J.E., (2011). Work engagement: A quantitative review and test of its relations with task and contextual performance. Personnel Psychol., 64: 89-136.
- Crawford, E.R., LePine, J.A., & Rich, B.L., (2010). Linking job demands and resources to employee engagement and burnout: a theoretical extension and meta-analytic test. Journal of Applied Psychology, 95 (5), 834–848.
- Eaton, W. W., Muntaner, C., & Smith, C. (2001). Centre for Epidemiologic Studies Depression Scale–Revised (CESD–R). Innovations in clinical practice: A source book, 295-7.
- George, E., & K.A., Z. (2015). Job related stress and job satisfaction: A comparative study among bank employees. Journal of Management Development, 34(3), 316-329. Doi:10.1108/jmd-07-2013-0097.
- Giorgi, G., sArcangeli, G., Perminiene, M., Lorini, C., Ariza-Montes, A., Fiz-Perez, J., Mucci, N. (2017). Work-Related Stress in the Banking Sector: A Review of Incidence, Correlated Factors, and Major Consequences. Frontiers in Psychology, 8. doi:10.3389/fpsyg.2017.02166
- Greenberger, J., & Baron, R.A. (1993), Behavior in organizations: Understanding and managing the human side of work, 4th edition, Boston: Allyn and Bacon.
- Hayman, J. (2005). Psychometric assessment of an instrument designed to measure work life balance. Research and practice in human resource management, 13(1), 85-91.
- Ivancevich, Konopaske, R., Robie, C. (2009). Managerial willingness to assume traveling, short-term and long-term global assignments. Management International Review, 49(3), 359-387.
- Khalid, M., & Aroosh, R. (2014). Outcomes of Gender Discrimination, A Study of Female Workers in Banking Sector of Pakistan. IOSR Journal of Business and Management, 16(7), 38-48. doi:10.9790/487x-16713848.
- Macdonald, S., & MacIntyre, P. (1997). The generic job satisfaction scale: Scale development and its correlates. Employee Assistance Quarterly, 13(2), 1-16.
- McNeely, R. L. (1984). Gender, Job Satisfaction, Earning, and Other Characteristics of Human Service Workers during and after Midlife. Administrative in Social Work, 13(2), 99-116.

Merkin, R. S., & Shah, M. K. (2014). The impact of sexual harassment on job satisfaction, turnover intentions, and absenteeism: Findings from Pakistan compared to the United States. *SpringerPlus*,3(1). doi:10.1186/2193-1801-3-215.

Purohit, K. K., & Belal, A. R. (1996). Job Satisfaction of Employed Professional Accountants in Bangladesh: an Empirical Study. *Chittagong University Studies (Commerce)*, 12, 121-132.

Reddy, N., Vranda, M., Ahmed, A., Nirmala, B., & Siddaramu, B. (2010). Work-life balance among married women employees. *Indian Journal of Psychological Medicine*, 32(2), 112. doi:10.4103/0253-7176.78508.

Sarwar, A. & Aftab, H. (2011). Work Stress & Family Imbalance in Service Sector of Pakistan. *International Journal of Business and Social Science*. 2(13). Retrieved from <http://ijbssnet.com/journals/Vol. 2 No. 13 Special Issue July 2011/30.pdf>

Smith, J., & Gardner, D. (2007). Factors affecting employee use of work-life balance initiatives.

Sultan, D. & Hanif, M. D. (2013). Work/Life Balance: A Cadre/Gender-Wise Assessment of Commercial Bank Employees. *JISR-MSSE*. 11(1).

Susi, S., & Jawaharrani, K. (2011). Work-Life Balance: The key driver of employee engagement. *Asian journal of management research*, 2(1), 474-483.

Welford, R. (2008). Work life balance in Hong Kong: Survey results. Hong Kong: The University of Hong Kong and CSR Asia.

Wickham, M., & Fishwick, S. (2008). Presenting a "career-life balance" approach to the work-life balance issue. *International Review of Business Research Papers*, 4(5), 87-96.

Yavas, U., Karatepe, O. M., & Babakus, E., (2013). Correlates of Nonwork and Work Satisfaction among Hotel Employees: Implication for Managers. *Journal of Hospitality Management*, 22(4), 375-406.