

Work-Life Balance for White-Collar Employees:
A Study Applying the Capabilities Approach in Bangladeshi Private Banks

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Abstract

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Abstract: There is a growing concern for blue-collar workers in Bangladesh, but an absence of focus on white-collar workers, particularly in the private banking sector. With the implementation of working time capability, these workers might attain better work-life balance (WLB). To investigate this issue, a mixed method research design was used. In Phase I, a semi-structured interview was used to define working time capability in the unique context of banking work. In Phase II, a quantitative online survey was used to create a new measure of working time capability and see whether it can predict work outcomes above and beyond currently existing measures of WLB. Mixed method data analysis revealed that employees defined working time capability based on their unique needs. Further, the new measure provides additional power to predict employees' cynicism, mental health, risks and symptoms, which is captures a core, specific risk associated with banking employees in Bangladesh.

Dedication

In honour of my father,

Mahbubur Rahman Ghazi,

In memory of my mother,

Roushan Ara Begum,

I miss you.....

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Acronyms

BLL 2006- Bangladesh Labour Law 2006

CA- Capabilities Approach

CIT- Critical Incident Technique

EU – European Union

GNP- Gross National Product

GDP- Gross Domestic Product

ILO- International Labour Organization

IMF- International Monetary Fund

MBI-GS- Maslach Burnout Inventory- General Survey

MHI-5- Mental Health Inventory-5

SF-36- Short Form (36)

WFC- Work-Family Conflict

WLB- Work-Life Balance

WTO- World Trade Organization

Chapter 1: Introduction

Overview

There is a growing concern that employers in developing economies, particularly in Bangladesh, often violate the rights of blue-collar factory workers. According to Human Rights Watch (2015), violations of workers' rights remains a major problem that exists in almost all the factories in Bangladesh. The report shows some specific violations that include physical and verbal abuse, forced overtime, poor working conditions, payment issues, and denial of paid maternity leaves (Human Rights Watch, 2015). Researchers, journalists, and labor rights activists at the local and international level have consistently urged Bangladeshi government to improve the working conditions of factory workers in Bangladesh, especially after two recent shocking incidents (Bhatt, 2006; Custers, 2012; ILO, 2012, 2013, 2014, 2015; Paul-Majumder & Bangladesh Institute of Development Studies, 2003; Satyaki, 2013). The first was the incident of fire at the Tazreen Fashions factory on November 24, 2012, where 112 garment workers died and several were injured. The second was the Rana Plaza factory collapse on April 24, 2013, where more than 1100 people died and about 2500 were injured (Human Rights Watch, 2015). After these two shocking incidents, the Bangladesh government, the UN, the International Labour Organization (ILO), global apparel brands and retailers, have become more committed to working together to improve workplace safety and working conditions for the workers in Bangladeshi factories, in particular by signing on to the legally-binding Bangladesh Accord on Fire and Building Safety in Bangladesh (Bangladesh's garment industry to improve working conditions in partnership with UN, 2013).

However, the working conditions of white-collar workers in Bangladesh and other developing economies have generally not been considered to be at a similar level of crisis and have not been investigated nearly as much (Clouston, 2015; Cassitto & Gilioli, 2003; Houtman, Jettinghof, & Cedillo, 2007; ILO, 2014; Lee, McCann, Messenger, Jon, & International Labour Organization, 2007; Leka, Griffiths, & Cox, 2004). The result has been to neglect the Work-Life Balance (WLB) of white-collar workers, and its ramifications for human development. There are certain areas that need to be explored to understand how white-collar workers are experiencing poor WLB. Kofodimos (1993: xiii) defines WLB as

[A] satisfying, healthy, and productive life that includes work, play, and love; that integrates a range of life activities with attention to self and to personal and spiritual development; and that expresses a person's unique wishes, interests and values.

The above definition indicates that WLB should be a balanced combination between work and life by which an individual will be able to control his/her own life based on their unique needs.

Several experts (Golden, 2006; Kanungo, 1982; Morse & Weiss 1955; Rubery, Ward, & Grimshaw, 2006; Sykes, 1965) argue white-collar workers in developing economies get very little attention because they generally have more job autonomy and receive relatively good pay, thus they have a better working conditions and WLB than most blue-collar workers. Blue-collar workers are considered as experiencing greater alienation at work than white-collar workers as they have poor pay, job insecurity, and consider work just as a means to other ends of life (that is, it is less meaningful). Some

other experts (Konrad, Kashlak, Yoshioka, Waryszak, & Toren, 2001; Tetard, 2000) reject the assumption of a positive association between higher pay and better WLB for white-collar workers. For instance, Konrad and colleagues (2001) and Tetard (2000) argue that white-collar jobs are disjointed because they have several fragmented activities; therefore, the job is ambiguous and undefined, resulting in stressful work and long working hours. Some have argued the contractual boundaries of time and wage is a strong determinate of how working hours are defined and perceived (Kalleberg & Epstein, 2001; Kodz, Davis, Lain, Strebler, Rick, Bates & Meager, 2003). They argue contractual boundaries of time and wage for white-collar jobs are often hidden and the time worked is more ambiguous. Kalleberg and Epstein (2001) also argue that white-collar workers do not generally get any overtime payment because these occupations are salaried, meaning that they are not compensated for additional working hours and over experience overwork.

In contrast, Kodz and colleagues (2003) argue that the contractual boundaries of time and wages can be explicitly defined for the blue-collar workers, because their job descriptions are specific, manual, and limited. Unlike white-collar workers, blue-collar workers are entitled to get overtime for additional hours of work. Fan, Kanbur, and Zhang (2009) argue, unlike blue-collar workers, white-collar workers' education level is higher, which can be associated with higher income. On that note, Golden (2006) also argues that higher income for white-collar workers also comes with a greater level of responsibility and overwork, which is not evident in the blue-collar occupations. The above arguments show that white-collar workers have several important barriers to WLB. Two of which are perhaps most noteworthy.

First, from the organizational context, Beynon (2002) argues that the changing employment relationship from a standard time-based employment to a result-based system is worsening the WLB of white-collar workers. In a standard time-based employment, the job used to be for fixed hours (*e.g.*, a traditional 9:00 – 5:00 job). In a result-based system, the responsibility for a task is given to an employee or the team, and sometimes the employees are asked to respond directly to the client's demands (Beynon, 2002). This system is used by most of the service-oriented private organizations that aim at reducing employer cost by utilizing employees' productivity and working time. As a result, the working time boundaries become more ambiguous because an employee needs to deal with the customer or finish the workload related to the customer (Beynon, 2002). Second, Landers, Rebitzer, and Taylor (1996) argue that promotion criteria in management positions often reward longer working hours. This means employees who tend to work longer hours are more likely to be promoted. On the other hand, employees who prefer working shorter hours tend to be penalized and they remain in the same position or are considered to be a poor performer (Landers et al., 1996).

Several experts (Adams, 2006; Fuchs, 2014; Gornall, 2014; Hill, Martinson, & Ferris, 2004) argue that long working hours and overtime are associated with poor WLB. Poor WLB has several negative effects on white-collar workers, including anxiety, depression and decreased productivity (Kalliath & Brough, 2008), job dissatisfaction (Levin & Kleiner, 1992), stress (Fairbrother & Warn, 2003), burnout (Lingard & Francis, 2009), poor mental health (Adams, 2014), and poor physical health (Jones, Vestman, & Burke, 2006).

The Conceptual Framework

This study utilized the Capabilities Approach (CA) framework, which was developed by Amartya Sen (1999) during the 1980s, to assess white-collar employees' quality of life and well-being in the Bangladeshi private banking sector. It defines a person's well-being in terms of the "beings" and "doings" (the "functionings") a person achieves and her capability to choose among different combinations of such "functionings" (Bartelheimer, Lebmann, & Matiaske, 2011; Sen, 1993). The CA has been used in different fields such as development studies, social policy, and welfare. This framework is used to evaluate different aspects of well-being and quality of life (Fahlen, 2012). The primary feature of CA is to focus on what people are able to do and to be, which has an effect on their well-being and quality of life (Sen, 1993, 1999). According to Sen (1999: xii, 1, 18)

Development can be seen... .. as a process of expanding the real freedoms that people enjoy... .. the expansion of the 'capabilities' of persons to lead the kind of lives they value - and have reason to value.

This approach contains two core concepts, capabilities and "functionings." (Sen, 1995, 1993). According to Sen (1993) this is "the state of a person – in particular the various things that he or she manages to do or be in leading a life" (31). This can range from being in good health or avoiding mortality to being happy, or having freedom of speech (Sen, 1995, 1993). Capabilities are the options and alternatives available to achieve these "functionings". According to Fahlen (2012), "the distinction between functioning and capability can be described as the difference between what is realised

and what is effectively possible to achieve, between an achieved outcome and the freedom to achieve this outcome” (16).

Contextualizing CA within the World of Development

Within the world of development and development thinking, there are several approaches to development (*e.g.*, Neoliberalism and Marxist view). From the critical development viewpoint, Marx’s theory of alienation emphasizes the factors that promote human freedom, development and well-being (Maguire, 1973). However, Marx believes that capitalism impedes human development because capitalism relies on maximizing profit, exploiting labour, and expanding commodification (Westra, Badeen, & Albritton, 2015). In order to survive under capitalism, the owners of capital have no choice but to behave as a capitalist and exploit workers, this means capitalism by nature imposes an exploitative nature on the owners of capital (Westra, Badeen, & Albritton, 2015). In a capitalist society, WLB would not be possible because of the imperatives of the market, such as imperatives of competition, accumulation, and profit maximization (Wood, 2002). As a solution, Marx believes communism in the future society can allow human development to flourish, and exploitation of workers could be minimized. Nevertheless, Marx provided very limited information on communist society, and how it will function in day-to-day life (Elster, 1985).

Another dominant approach for looking at development is Neoliberalism, which is advocated by the World Bank and International Monetary Fund (IMF). The neoliberal concept sees development as a process of maximizing economic growth by relying on a free market economy. The proponents of Neoliberalism considers people as means and

market growth as a focus of concern, which only relies on economic data such as GDP, GNP, or income growth and rejects non-economic data such as human well-being and WLB (Deneulin & Shahani, 2009; Harvey, 2007). The theory advocates freedom of choice, which is understood as utility and satisfaction of preferences with minimal state intervention. The proponents of Neoliberalism believe that economic growth enriches people's lives (Deneulin & Shahani, 2009). However, it was also found that countries with higher GNP per capita have low achievement in their quality of life (Sen, 1989). It has also been argued that aggregate figures like GDP, GNP, or economic growth overall failed to enlighten us of the allocation of resources within a society or country (Nussbaum, 2002).

In my view, neither the capitalist nor the neoliberal approach are truly appropriate to look at non-economic aspects of human life such as WLB. However, Sen's Capabilities Approach (CA) towards development provides a practical opportunity to see WLB in the 21st century. Sen (1999) argues that the free market economy does not ensure economic growth unless it is supported by the state. Sen (1999) argues the primary objective of development is to expand human freedom and the state and society need to work together to enhance human freedom. Sen does agree that economic growth is required, but along with state intervention (Deneulin & Shahani, 2009; Selwyn, 2011). Sen's CA also believes in freedom of choice, but this is understood as enhancing human capabilities and "functionings". Lastly, Sen's CA considers people as ends in themselves and as a primary focus of concern, and economic growth is a means to that end (Deneulin & Shahani, 2009).

I find Sen's CA is a useful alternative over the Neoliberal approach and Marxist viewpoint. I argue both economic growth and human development can go hand in hand with state intervention. States interventionist role and appropriate set of policies in the market economy can set up the conditions for high economic growth along with enhancing human freedom (WLB).

The purpose of using the CA in the Bangladeshi private banks is to find different alternatives for employees to attain capabilities. Lee and McCain (2006) argue against the assumption of economic theory that says hours spent outside of work are simply seen as lost time for workers. Therefore, the value of workers' free time is not recognized in the economic theory because free time means a reduction in working hours. The CA opposes the assumption of this economic theory and looks at workers' needs and preferences. The combination of CA with working time is more concerned with opportunities provided to the workers to choose and modify their working time so that they can improve their quality of life (Lee & McCain, 2006). Hobson (2013) argues that better WLB entails better quality of life, control over their time, reducing stress and workload, and ensuring employee security, and thus their capabilities. Hobson (2013) argues that the CA allows us to capture the shifting configurations in the state, market, and social risks emerging from state restructuring, and market globalization. Lastly, Hobson (2013) emphasized, "Sen's agency and capabilities framework allows us to look beyond who does what and for how long, that is, to ask what individuals can aspire to, or even imagine" (153). Therefore, the CA reflects what individuals truly prefer if they had the capabilities to choose other alternatives.

Finally, Ghosh, Gupta, and Maiti (2008) cite Robert Chambers, who argues that academic work in development studies more often gives priority to the most disadvantaged people on our planet or devotes its attention to the broader topic in the developing countries such as the poverty rate, income, or economic growth. The idea behind this is to provide justice for the poor or focusing on broader aspects of an economy. However, it also can lead to neglecting the other significant challenges in a country such as the plight of white-collar workers in Bangladesh, or smaller units of analysis, such individual well-being or the concept of WLB. Therefore, I argue to address this neglect, Sen's approach in the field of development studies can be productively applied to reflect on WLB for white-collar banking employees in developing countries.

Implementation of CA in WLB

In this study, WLB is seen as a “fuctioning,” since it affects an individual's health and well-being. I utilize the concept of working time capability developed by Lee and McCain (2006: 69), which is based on the CA framework. Working time capability is measured by the gap between the actual working hours and what people would choose (capability hours) (Sauvain-Dugerdil, 2014). This concept “reflects the substantive freedom to adopt different working time patterns” (Lee & McCain, 2006: 69). This ensures the five dimensions/themes of working time for an individual employee. These are its effects on health, the juggling of family life and work, gender equality, productive efficiency, and workers' capacity to influence their working hours (Boulin, Lallement, & Michon, 2006: 25). Based on these dimensions, attention needs to be paid not only to the hours that employees work, but also to the options that ensure their physical and mental

well-being. Moreover, employees would often like to make different choices in different situations (Boulin et al., 2006; Lee & McCain, 2006). The working time capability also captures the ability of an individual employee to change his or her working time preferences (Lee & McCain, 2006). In this study, several components of working time capability were tested, for example part-time; job-sharing; compressed hours; flextime. These components are practiced in the EU and developed countries (Boulin et al., 2006), and I used these components as examples for the Bangladeshi private banking employees.

Background of the Study

Developing Countries and Weakening Labour Power

Due to globalization, rapid changes in the nature of work, and technological advancement, people in developing countries have to deal with intense working pressure and poor WLB. Conversely, in developed countries, people are becoming more familiar with the concept of WLB and workers get support from government, organizations, and legislations (*e.g.*, legally mandated family leave policies in Canada) (Chandra, 2012; Jones et al., 2006; Messenger & Ray, 2013).

During the 1990s, globalization and the rules of the IMF and World Bank such as economic liberalism (*e.g.*, free market, free trade, and deregulation) open the door for massive investment in privatized industry and service sectors as opposed to the public sector in developing countries (Boockmann, & Dreher, 2002; Houtman et al., 2007; Williamson & Institute for International Economics, 1990). As a result, these two sectors are becoming more popular in terms of investment (Houtman et al., 2007). Kumra and

Manfredi (2012) argue some developing countries consider work-life issues as a luxury that government, policy makers, employers, and individuals cannot afford until their economies catch up with the developed economies. Gambles, Lewis, and Rapoport (2006) argue widespread poverty and lack of infrastructure in the developing countries “leaves no alternative but to adhere to the dominant model of capitalism that puts profit first before considering social and personal needs of workers” (15).

Under the above circumstances, most of the developing countries, including Bangladesh, have fiscal policies that aim at economic growth by market deregulation. This results in increased competition among industries, and working classes face a reduction in bargaining power, wages, and benefits; on the other hand, employers’ bargaining power increases (McDonough, Reich, & Kotz, 2010). Deregulation also results in the eradication of legal protections for the worker’s rights by disempowering trade unions. This paves the way for the growth of non-standard forms of works especially for white-collar workers, such as increased job hours without overtime payment, temporary employment contracts, and employers’ power to dismiss (Colling & Terry, 2010; Emmenegger, 2014; Ferrie & World Health Organization, 1999). Altogether, widespread poverty and unemployment, coupled with deregulation, increases perceived job insecurity for workers in developing countries (Clouston, 2015). Therefore, I argue that workers in developing economies who are facing the above factors have very limited or no power over employers. As a result, white-collar workers have no option but to accept non-standard working hours and intense workloads, and their lives have become imbalanced by the demands of their workplace.

Some experts argue increasing unemployment rates in developing economies also have the potential to increase employers' bargaining power (Cassitto & Gilioli, 2003; Houtman et al., 2007; Leka et al., 2004). This explicitly means a surplus of unemployed workers has the potential to strengthen the power of employers; as a result, employers have the power to shape when and how long people work (Houtman, et al., 2007; Rantanen, 2000).

Several studies have been done to see the impact of globalization on industrial relations and political economy – from labour union strength to wage bargaining in developing countries (Raess & Burgoon, 2006; Rama & World Bank, 2002). The findings of these studies were limited to wage conditions, increasing workers' bargaining power, and strengthening labour unions in developing countries. However, these studies explored very little on non-wage working conditions, such as WLB, working time, and overtime payment, and they found non-wage working conditions are still determined by the company (Raess & Burgoon, 2006). From the developing economies' context, I argue there is a need for research on non-wage working conditions (WLB) especially for the white-collar workers.

From the developing economies' context, Lee and colleagues (2007) pointed out that the ILO's surveys on working time in developing countries obtained little information about the actual working time pattern of workers due in part to the non-submission of reports and the lack of comprehensive statistical data. Houtman and colleagues (2007) also pointed out that developing countries do not maintain national data on work-related stress, because of their poor recording mechanisms and non-recognition of the outcome of poor WLB. The ILO's (2011) report on the 'Working time

in the twenty-first century' shows that countries in Asia and the Pacific do not follow the ILO's working hour recommendation, which is 8-hours per day and 48-hours per week. For instance, the majority of developing countries do not have any statutory working time standards (31%) or have high limits on working hours, such as 60 or more (31%), which comprises both formal and informal sectors (ILO, 2011).

Bangladesh: Country Profile

Bangladesh is an emerging economy in the Global South that has a land area of 144 thousand square kilometers (World Bank, 2013) with a total population of 150.5 million (World Bank, 2013). Within this small land area, it has a huge population with proportionally low job opportunities and resulting high unemployment. During the 1980s and 1990s, Bangladesh faced a wave of deregulation and privatization under a series of neoliberal policies introduced by Margaret Thatcher in the United Kingdom and Ronald Reagan in the United States (Jones, Bos, & Parker, 2005). These policies were further advocated in the developing countries by IMF, World Trade Organization (WTO), and the World Bank (Harvey, 2007; Haque, 2008). Haque (2008) argues during this process, competition increased within industries, job insecurity increased across industries, and private organizations gained more control over the state, which resulted in deteriorated working condition. Thus, competitions for getting jobs in both sectors are increasing, and many unemployed people tend to accept sub-standard jobs (ILO, 2012).

Labour Force Trends in Bangladesh

A report on the Bangladesh Labor Force Survey (2010) shows that 87.5% of the total employed population belongs to the informal sector, and 12.5% belongs to the formal sector. This statistic clearly indicates that the Bangladeshi economy largely depends on the informal sector and the availability of white-collar occupations is significantly lower than blue-collar occupations (Bangladesh, 2011).

Gender specific statistics show that, among males, 14.5% belong to the formal sector and 85.5% belong to the informal sector. For females, 7.7% belong to the formal sector and 92.3% belong to the informal sector. Therefore, both male and females are overwhelmingly in the informal sector; however, female employment is significant in the informal sector, which is due to low female access to higher levels of education. In the financial and insurance activities, only 0.67% of the total population is employed in the financial and insurance activities (male participation is 0.83% and female is 0.32%) (Bangladesh, 2011). This trend confirms that jobs in the financial and insurance activities are scarce. This trend also confirms that female participation in the formal financial sector is low compared to the male.

Eastman (1998) and Schor (1992) argue that longer working hours are used as a performance indicator for the white-collar employees. Eastman's (1998) study showed that women prefer shorter working hours because they have simultaneous work and family responsibilities, and he argues that this acts as a workplace game to punish and restrict women workers in the formal sector employment. The Bangladeshi labour market trend towards women's participation in the formal sector also showed a similar pattern found by Eastman (1998). On that same note, Rutherford (2001) also added that longer

working hours might also act as a mechanism for promoting patriarchal culture because long working hours are one of the most desirable features of managerial work. He argues that women are less likely to have managerial jobs because of the gendered division of domestic labour or “double burden,” such as simultaneous work and family responsibilities (Rutherford, 2001). However, UN Special Rapporteur on extreme poverty reported that when unpaid work are combined with paid work, women in both developed and developing countries more often work longer hours than men. It was also reported that although women do the majority of the unpaid work, their unpaid work is more often overlooked or taken for granted by policy makers, which has a negative impact on their enjoyment of rights and their recognition (women’s unpaid work in the home is a ‘major human rights issue,’ says UN expert, 2013).

While looking at the data on working hours, the report shows that the average weekly working hours for managerial and administrative employees in Bangladesh are 49 hours (male 50 hours and female 45 hours), which also confirms that that white-collar employees usually work for long hours (Bangladesh, 2011). Additionally, ILO’s 2005-6 data on the working time in Bangladesh also shows similar results. It showed, overall that 48.1% of workers work more than 48 hours per week, and in 2010 the percentage rose to 51.5% (ILO, 2013). Therefore, it is illicit, but some of the Bangladeshi employers are not following the standard working hour limit.

The empirical evidence suggests that Bangladesh Labour Law 2006 (BLL 2006) is more likely to talk about blue-collar workers in the industry and factory sectors, and has very limited legislation for white-collar office and commerce sectors (Bangladesh, Halima, & Rahman, 2007; ILO, 2014). For instance, the ILO’s (2013) report about

working hours in Bangladesh reveals that BLL 2006 set the working hours in the industry sector to 48 hours per week; however, BLL 2006 did not set any specific working hours for commerce and offices (*e.g.*, banks). The empirical evidence also suggests that the Ministry of Labour and Employment and Bangladesh Bureau of Statistics has very limited publications and statistics on white-collar workers and their working conditions (Bangladesh, 2011).

WLB in the Private Banking Sector in Bangladesh

In order to look at the well-being of Bangladeshi white-collar employees, I have selected Bangladeshi private banks. I have found several reasons for choosing the private banking sector over others. For instance, Kelly (2011) argues comparatively to the other industries, banking is a highly competitive and massively commoditized industry that depends on market dominance. The author explains that the offerings from one bank are similar to the other banks, so high performance and innovation are the keys to get more consumers, which actually depends on the performance of employees (Kelly, 2011). Some experts (Ahmad & Khanal, 2007; Rahman, Kamruzzaman, Haque, Mamun, & Molla, 2013) show that an employee working in this sector needs to ensure intense customer service, solve complicated calculations, have many different responsibilities, deal with money, and protect customer privacy, and security. Nandy (2010) points out that a bank can make higher profits if it can reduce its operating cost, increase productivity, and employ a minimal workforce but extract maximum productivity.

Bangladeshi financial sector reforms started in 1976 with the privatization of banks, and rapid expansion of private banks has been evident from the 1990s to the

present. Based on 2007 data, the private banking sectors employ more than 111,000 employees (Tabassum, Rahman, & Jahan, 2011). According to the central bank of Bangladesh (Bangladesh Bank), Bangladesh currently has 31 local private commercial banks. Bangladesh Bank is the main governing body that regulates all other banks in Bangladesh.

The limited research that has been done on the working condition of white-collar employees in the private banking sector in Bangladesh shows that employees in this occupation function under conditions of high stress and other psychological stress (Lima, Farrell, & Prince, 2013; Mutsvunguma & Gwandure, 2011; Silva & Barreto, 2012). The variables such as long working hours, heavy workload, and pressure from the management, mental depression, tight deadlines, poor working conditions, physiological sickness, role ambiguity, lack of support from the employers, and job insecurity are perceived as stressors of private banks in Bangladesh (Rahman et al., 2013; Tabassum et al., 2011). Newaz and Zaman (2012) argue that a majority of the employees in the private banking sector are not familiar with the concept of WLB, since their organizations do not have any WLB policies. They also argue that banks consider WLB policies as a barrier to making profit. O'Sullivan, Allington, and Esposito's (2015) study shows that the working conditions in a bank look good and attract workers by offering them better income; however, underneath the surface employees usually face verbal and psychological abuse and inhumane working hours. Two recent newspaper articles pointed out several shocking facts about private commercial banks in Bangladesh. The Daily Star (2015) article's findings show that the central bank governor accused several private commercial banks of holding up employees for longer hours, forcing employees to resign, giving

illogical deposit collection targets, sudden termination, and late wage payment. Additionally, several bank's human resource policies have a clause that allows banks to terminate employees without showing any cause, which creates job insecurity among employees. The central bank governor also pointed out that banks are setting profit targets beyond their abilities; as a result, employees have to follow immoral or fraudulent tactics. Ahmed (2015) in the Daily Observer news article shows that some banks are only focusing on profit maximization and this undermines banking ethics, corporate culture, and its human resources. Banks set targets for employees and if the employees are unable to meet the targets, then employers suspend them illegally. The author also reported that commercial banks do not follow the corporate rules prescribed by the Bangladesh Banks.

Research Objective

The objective of this study is to introduce and define the concept of working time capability in the private banking sector in Bangladesh, and relate this to individual employee well-being and WLB. I aim to define and measure working time capability among a sample of private banking employees, and I will test whether the extent of attaining the working time capability is related to the current well-being of employees.

Using the concept of working time capability (Boulin et al., 2006; Lee & McCain, 2006), the overall study was conducted in two phases: Study 1, which is qualitative, and Study 2, which is quantitative.

Study 1 seeks to answer the following qualitative questions:

1. How is working time capability defined from the perspective of private banking workers in Bangladesh?

2. What do the Bangladeshi private banking employees want from their banks to attain WLB?
3. What would give employees the greatest level of WLB?

I aimed to create a new quantitative measure of working time capability, tailored to Bangladeshi banking employees, from the interview results of Study 1. With the answers from Study 1 in mind, Study 2 addresses the following questions:

1. How does a measure of working time capability predict work well-being measures (such as burnout, risk and symptoms, mental health, and work/life satisfaction)?
2. Can a measure of working time capability predict something incremental or additional in outcomes above and beyond currently existing measure of WLB (Work-family conflict, current WLB of Bangladeshi banking employees)? That is, is working time capability adding something new to the study of workers' WLB?

Based on the foregoing discussions, violations of workers' rights exist in both groups in Bangladesh. For white-collar workers, violations are difficult to identify and we have a very little knowledge about their poor working condition, particularly in the banking sector. Thus, there is a lack of research explicitly investigating the WLB of white-collar workers in developing economies particularly in the Bangladeshi banking sector.

I argue, a fresh analysis is needed to find a solution to the existing problem, and this research will address this gap. I also argue that white-collar employees in the Bangladeshi private banking sector are experiencing poor WLB. What is worse, these employees remain isolated from academics' attention. For this reason, the concept of

working time capability will be introduced to the employees. Doing so, it would benefit them by increasing their WLB.

In this study, I aim to provide several insights that will overcome gaps from previous studies. First, past studies on WLB in the banking sector ignored the broader effects, such as, deregulation, gender roles, labour laws, and international working standards. In this study, I discuss all these aspects and show how it affects WLB. Second, past studies on WLB in the Bangladeshi banking sector only focused on the quantitative research methodology, but I used both qualitative and quantitative methodology. Third, past studies on WLB in the Bangladeshi banking sector did not show the appropriateness of their findings, but I tested the appropriateness of working time capability by comparing it with the well-being measures using methods drawn from occupational health psychology. Finally, this thesis is investigating a topic of great relevance to international development studies through a social science lens, using well-being measures (*e.g.*, employees' psychological stress, physical risks, job risks, and burnout factors).

Thesis Organization

Chapter 1 provides an overview, background, and depth literature on white-collar employees' WLB from the Bangladeshi private banking context. Chapter 2 briefly describes the methodologies for the two studies, including the benefits of a mixed method approach. Chapter 3 outlines the research methodology for Study 1. Chapter 4 provides details of the Study 1 result followed by a discussion. Chapter 5 outlines the research methodology for Study 2. Chapter 6 provides details of the Study 2 result followed by a

discussion. Finally, Chapter 7 provides a general discussion and implications for the overall study followed by a conclusion. In the end, I argue that the concept of working time capability has the unique capacity to provide WLB to white-collar employees working in the Bangladeshi private banking sector.

Chapter 2: Research Methodology

This research can be classified as a mixed method research design that comprises both qualitative (Study 1) and quantitative (Study 2) methods to collect data from employees working in Bangladeshi private banks. The aim of using mixed methods is to find out a tailored view of how working time capability can be defined in the unique context of Bangladeshi banking work from the qualitative semi-structured interviews (audio recorded, transcribed, and thematically coded), and then augment this understanding with a quantitative survey of a larger number of employees. The quantitative survey and its validated measures (*e.g.*, burnout, risk symptoms, see Chapter 5) allow for the development of statistical modeling of relationships between working time capability and employee stress and strain.

In addition to the aforementioned factors, I also found combining quantitative and qualitative research methods in this study provided me with three important benefits. The following section will summarize these benefits.

First, combinations of qualitative and quantitative methods are used to enable confirmation or corroboration of each method through triangulation (Johnson, Onwuegbuzie, & Turner, 2007). In this study, several issues that can be validated by using methodological triangulation including the types of working time capability that can help participants to attain WLB, and the extent to which working time capability (as quantified by my new measure resulting from Study 1) can predict level of stress, burnout, and physical health symptoms.

Second, combinations of qualitative findings and quantitative statistical results are used to enable or to develop analysis to offer richer data (Johnson et al., 2007). A mixed

method approach increases the likelihood that the sum of the data collected will be richer, more meaningful, and ultimately more useful in answering the research questions. Participants' own words and experiences as reported in the Study 1 interviews, for example, provide a richer sense of the specific working time capability challenges that Bangladeshi employees face.

Third, combinations are used to initiate new modes of thinking by attending to the paradoxes that emerge from the two data sources (Johnson et al., 2007). In these two studies, I use the Study 1 interviews to derive a measure of working time capability tailored to Bangladeshi banking employees, and then my predictive analysis from the Study 2 online survey attempts to validate this measure, testing whether it actually predicts outcome variance.

In summary, the qualitative findings-- the semi-structured interview-- allowed me to explore how participants are defining working time capability, how they feel while working, and what banking policies will help them to attain WLB. Supplementing the qualitative findings, the quantitative study allowed me to empirically test whether the new measure of working time capability can predict unique and additional variance in work well-being outcomes (e.g., employee burnout, strain, mental health, and physical health and risks) above and beyond simple existing measures of work hours and Work-Family Conflict (WFC).

The following chapters will discuss the research methods for Study 1 and Study 2 in greater detail.

Chapter 3: Research Methodology for Study 1

Design

In the qualitative phase, data was derived via responses to semi-structured individual interviews conducted through Skype. My primary aims in this study were to understand how Bangladeshi banking employees implicitly define working time capability and to propose a brief quantitative scale that can be used to test its association with work well-being outcomes. A qualitative descriptive design based on the Critical Incident Technique (CIT) (Flanagan, 1954) was used to investigate the following qualitative research questions:

1. How is working time capability defined from the perspective of private banking workers in Bangladesh?
2. What do Bangladeshi private banking employees want from their banks to attain WLB?
3. What would give the employees the greatest level of WLB?

CIT is a well-proven, qualitative research approach that offers a practical and systematic procedure for collecting and analyzing information about human activities and their significance to the people involved (Flanagan, 1954; Gremler, 2004). CIT looks for critical incidents that have a significant effect on participants' life either positively or negatively, and it does not require a stated hypothesis (Flanagan, 1954; Olsen & Thomasson, 1991).

In this study, the interview questionnaire was designed in such a way that it explicitly asked participants about the positive and negative incidents that take place at their banks. For instance, I asked participants about some of the bank's policies that are

useful to them for juggling work-life, and they shared some positive incidents. Conversely, I also asked participants about some of the policies that are not useful to them for juggling work-life, and they shared some negative incidents (see Appendix A).

I focused on the negative effects of the banking industry to find out a tailored view of working time capability that represents a unique context of Bangladeshi banking work. I reasoned that the negative incidents in the banking industry indicate barriers to employees' working time capability. On the other hand, positive incidents indicate favorable conditions for employees' working time capability. Negative incidents should allow me to operationalize a measure (quantitative) of working time capability for banking employees. In summary, CIT provided me with a set of positive and negative incidents, which guided me to compare and contrast the available capabilities that banking employees are already getting, or are willing to get but the bank does not provide. I selected CIT approach in this study for the following reasons:

1. I wanted to emphasize how the banking culture can have either significant positive or negative effects on participants' WLB;
2. To explore, what criteria will support participants to attain working time capability;
3. To acquire specific events of participants (*e.g.*, identifying rare events, cause and severity of a problem in their bank);
4. The interview protocol accomplished the CIT process (see Appendix A) by explicitly asking participants to describe more positive and negative aspects of their banks on the questionnaire topic;

5. The interview protocol utilized probing open-ended questions to elicit more information from participants.

In this study, I used CIT as a guiding method to develop my questionnaire and to prepare a summary of positive and negative incidents for each interview using participants' direct quotes. In the next step, theming the data, I used Boulin and colleagues' (2006) five pre-determined dimensions/themes (effects on health, the juggling of family life and work, gender equality, productive efficiency, and workers' capacity to influence their working hours). I used these themes to summarize, categorize, and interpret the findings of the positive and negative incidents. In order to do this, I reviewed all the transcripts several times to figure out what data (incidents) fit under which dimensions/themes. After completing this step, I again reviewed all the transcripts to look for some potential sub-themes (one-word codes) that best described participants' work-life situation. All these sub-themes summarize the primary topic of the excerpt and were generated from the interview transcripts. Several sub-themes were generated and I tried to find the relationship between sub-themes and pre-determined themes to see which sub-theme best describe pre-determined theme. Once all the sub-themes were sorted, I assigned them under each pre-determined themes. The following table summarizes all the sub-themes under Boulin and colleagues' (2006) dimensions/themes.

Table 1
Qualitative theming: Sub-themes (codes) assigned to the five dimensions of working time capability per Boulin et al., 2006

Five pre-determined dimensions (Boulin et al., 2006)	Sub-themes (Assigned codes)
The effect of working time capability on health	Stress (high/low), sickness (frequency), mental pressure (high/low), physical (pain), and coping strategies.
The juggling of family life and work	Frequencies of vacation, day off, types of vacation (paid/unpaid), break time, indoor games, polices helps to juggle, polices doesn't help to juggle.
Gender equality, productive efficiency	Benefits for female employees such as, pre-natal leave, paid maternity leave); equal employment (promotion, salary); biasness.
Productive efficiency	Level of concentration on work (beginning and end of the job) (high/low), concentration while working access hours, last moment work, current WLB.
Workers' capacity to influence their working hours	Overall work satisfaction, importance of money/work-life balance, individual employee choice for working time capability, interest to have a change in career to other industries

Participants

Six participants were recruited for Study 1. They are all current employees of Bangladeshi private banks in “*Dhaka*” (Capital city of Bangladesh). Snowball sampling method is a method that has been widely used in qualitative research. The method yields a study sample through referrals made among people who share or know of others who possess some characteristics that are of research interest (Biernacki & Waldorf, 1981). Biernacki and Waldorf (1981) also argue that this method is well suited when the focus of study is on a sensitive issue, possibly concerning a relatively private manner, and thus requires the knowledge of insiders to locate people for the study. In my study, this idiosyncratic knowledge is expressed in participants' stories and incidents.

The study used snowball sampling to find potential participants for semi-structured interviews with Bangladeshi private banking employees. I used my social connections (*e.g.*, announcement on Facebook and email) to spread this study among the people in “*Dhaka*” the capital city of Bangladesh. My announcements on Facebook and email also asked people to forward the recruitment letter to potential participants (see Appendix C). The recruitment strategy focused on recruiting an equal number of male and female participants. As a result, I was able to represent the voices of different people working under different situations (*e.g.*, people with or without children, dependents, commute time, family issues). There were some situations where I got replies from potential participants but after sending the consent form they did not reply. Under the above circumstances, I never emailed them back.

The most challenging part of the study was to recruit participants, since they were initially unwilling to give interviews, as they wanted to protect their privacy. As a result, my recruitment process took approximately 2.5 months. I reposted the recruitment notice four times via my social connections. For the above reason, I did not turn away any individuals who were willing to be interviewed, until I reached saturation point without new information (More detail on recruitment procedures in Procedures section below).

After several attempts, I was able to conduct six Skype interviews. Then, I structured my Study 2 measures based on the findings from the six interviews. Table 2 below, shows a short overview of the participants’ demographic profile.

Table 2
Participant profile

Unique ID	XX1	XX2	XX3	XX4	XX5	XX6
Gender	Male	Male	Male	Female	Female	Female
Married	No	Yes	No	No	No	Yes
Number of kids	0	1	0	0	0	1
Number of family members	4	5	6	4	6	3

Measures

The interview protocol has two sections: ‘Section A’ includes general introductory questions, and ‘Section B’ includes core questions (see Appendix A). Core questions were conceptualized from Boulin and colleagues’ (2006) five dimensions of working time capability. To be more precise, I added several questions for the participants under each dimension: two questions under the effect of working time capability on health; three questions under juggling of family life and work; two questions under gender equality; two questions under productive efficiency; and four questions under workers’ capacity to influence their working hours.

To get in-depth responses from the participants, I designed an open-ended interview questionnaire, which allowed the participant to talk independently about the question. For example, most of the questions ended with ‘Please describe?’ or ‘Can you give me an example?’ to avoid short, ‘yes’ or ‘no’ answers. The full interview protocol is shown in Appendix A.

Research Integrity

Several initiatives have been taken to maintain integrity throughout the research process. An informed consent form was provided to all the participants with all the details about the study, potential risks, and so on (see Procedure section for details of consent process). During and after the interview process, participants' identities such as their name and bank name were masked by unique identifications (*e.g.*, XX1, XX2, XX3, XX4, XX5 and XX6). Prior to the interview, the Saint Mary's University Research Ethics Board approved this study. All the materials are included in Appendix B, C, D, and E.

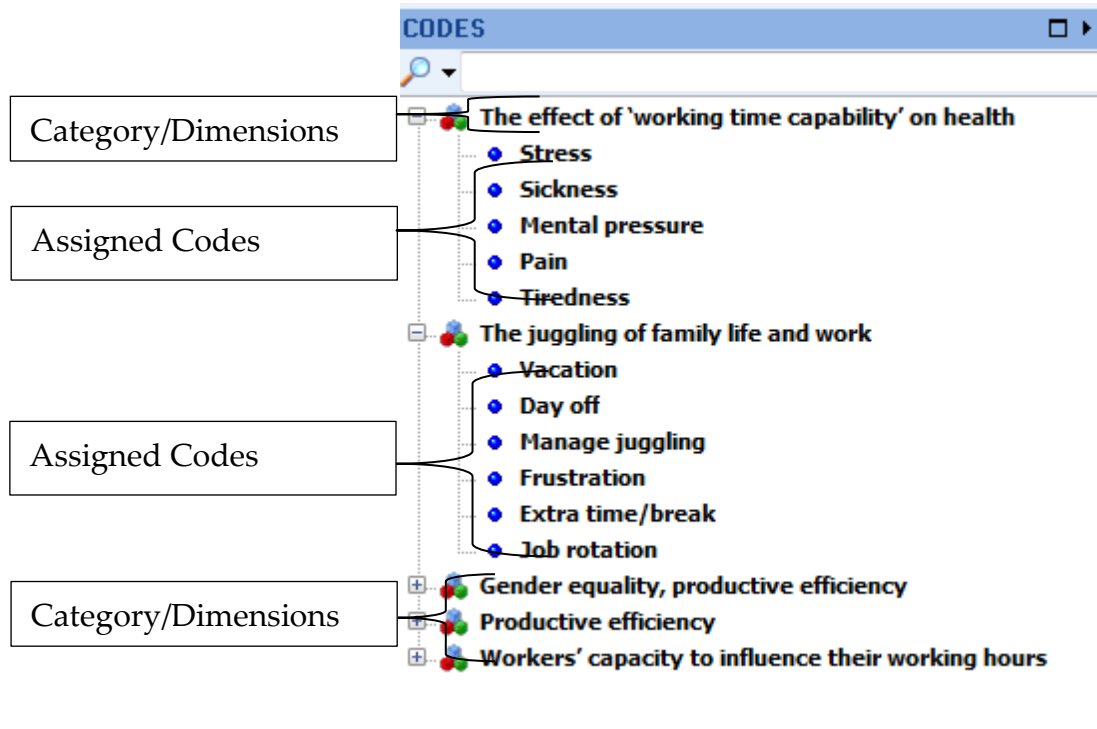
Procedure

I conducted the interview process in Bengali language, which allowed participants to express their feelings by using their mother tongue. The initial recruitment procedure was based on several steps. First, I sent my potential participants an invitation email for the study (See Appendix C). Second, I received an email from the participant that s/he is willing to take part in the study. Third, I added their Skype ID to my Skype ID and sent him/her the consent form by email (see Appendix D). Fourth, if the participant mentioned a time and date, I called them on that specific time. If the participant remained silent about a time and date, I called them when I could find them online. Fifth, after calling I had a general chat with them so that they could feel comfortable and this segment was not recorded. Sixth, when the participants say s/he is ready, then I start the recorder and begin my interview. Seventh, after finishing the interview, I sent the participant a feedback letter (see Appendix E) to their email address.

I used my personal laptop for the pre and post interview process. Additionally, for the audio recording process I used the ‘evaer’ (<http://www.evaer.com/>) application that is specially developed for recording Skype conversations, including audio and video. However, I only recorded the audio format, and participants’ consent for audio recording was included in the consent form sent to participants. For audio processing and storing, I used Windows Media Player and Microsoft Word 2010.

After transcribing the interview, I used the ‘QDA Miner’ (Lite version) (<http://provalisresearch.com/products/qualitative-data-analysis-software/freeware/>) application program to organize the process of assigning sub-themes to the five dimensions. ‘QDA Miner’ is a qualitative data analysis software package for coding and analyzing. A sample of the QDA Miner coding system is presented in the following figure.

Figure 1
A sample of assigning codes to the dimensions with QDA Miner application



I used QDA miner application program to analyze the six participants' interviews. I used the following steps, and I will use XX1 to illustrate the steps: first, I opened XX1's file and started listening his/her audio file. Second, I started selecting direct quotes from XX1's case- positive and negative incidents based on XX1's emphasized words/sentences. Third, after finding several positive and negative incidents for XX1, I copied those incidents to a word file called XX1 for interpreting my results. I also used the QDA Miner application program to find sub-themes from the interview transcripts and assigned them under pre-determined dimensions/themes. The leading advantage of using QDA Miner application program was to concurrently analyze data for CIT analysis and assigning sub-themes under pre-determined dimensions/themes. I followed the same procedure for all the cases. The following chapter presents Study 1 results and discussion.

Chapter 4: Study 1 Qualitative Results & Discussion

This Chapter will first provide a summary of the critical incidents that have been shared by the participants during the interview session. In addition, I also underlined participants' several emphasized words and sentences during the interview. Underlined words and sentences represent participants' strong emotions in the choice of words and nonverbal expressions.

Critical Incident- Negative

This section will highlight, per participant, the incidents that they feel have had 'significant' negative effects on their ability to attain WLB.

Participant XX1

XX1 is a male participant who will be getting married soon. He became sad when he was talking about work pressure. He said, "...A branch needs around 30 employees, but it employs only 20 employees. As a result, the work of 30 people will be covered by 20 employees." When asked about his way of managing and juggling family life and work, he said:

In reality, anyhow I have to manage this. For example, if I want to go out with my friends/family, or if I want to buy something it cannot be possible all the time. As a result, my family members usually misunderstand me. In addition, it [misunderstanding] cannot be fully overcome, but I have to compromise. I tell them that I am busy with my work, and explain to them after working a whole day when

I come home then I feel tired. As a result, I do not feel like gossiping, or talking about a specific topic.

Under the above circumstances, XX1 has work pressure and at the same time pressure from family members. When asked for policies at work that make it hard to juggle home life and work, he gave an example:

Suppose, today I have one important family task and my supervisor told me to finish the task by today [official task]. These types of forceful orders hamper my life. For example, I have some family work [household work], and when I am finishing my work, then suddenly my manager gives me a task and says I have to finish the task. It does not matter if it takes until 8 pm or 10 pm, but I have to finish it. I cannot say, sir, I need to go home, because I have some work. I wish! I could have a friendly working environment.

Therefore, work pressure and family pressure along with strict management result in a work-life imbalance for XX1.

Participant XX2

XX2 is another male participant working in a private bank. He is married and has a son who is only 5 months old. When I asked him about his work pressure, he took a long breath and said:

Ohhh, lots of pressure. Actually, we have lots of pressure [in the bank]. Bank deals with money all the time. As a result, I/we have to do every single action very carefully. If we make a single mistake, then our client will face loss/mismatch of millions of *Taka* [Bangladeshi currency]. Their [customer's]

balances, pay orders, salary everything should be checked and verified. In this case, we have to remain in huge pressure, because if I make any single mistake, then I have to take the responsibility. [If I do a] single dollar mistake, then I have to pay for the mistake.

When asked about his physical health, he added:

Physical..., now if I have this kind of responsibilities on my shoulder, then every time you will be in some mental pressure. If I make any mistake, then I will be held responsible. Therefore, we have huge mental pressure. Moreover, if you have mental pressure, then logically, you will have some physical effects [health issues]. If your mind is not good, then your physical health is not good. From my point of view, I feel sick when I am tensed. As a result, the mental pressure is huge and physical [health issues] as well. I am working in sales, so sometimes I have to visit my clients for these works [paperwork]. Sometimes I need to visit some of my important corporate clients, and there are some physical workload [travelling].

It is visible from the above discussion that XX2 has mental stress, since he will be held responsible for any mistakes he makes at work. He realizes his bank deals with millions of *Taka* (Bangladeshi currency), and he is responsible to check and verify different accounts, including the bank's corporate clients. A single mistake can misplace millions of Taka and this could lead to termination for XX2. Additionally, the bank will also lose its reputation. Moreover, a single mistake made by XX2 can involve him in a fraud case. Therefore, XX2 has always some kind of mental pressure while working, and that has

some physical effect on XX2, such as sickness. When asked for any policies that make it hard to juggle home life and work, he said:

Yes. Workload! Too much workload. As a result, when I get home, I feel mentally depressed and sick. ... When I come home, I experience some mental pressure and I cannot concentrate on anything else.

He also explained:

... [T]he salary is not good. The pressure we are taking and the amount [salary] we get is not good. That is why, we feel like everyday demands of our life are not fulfilled. Second is the time we are investing, or the time we are spending in the office. After that when I get home, I mean our working hour is 10-6, but it takes 7, sometimes 8 pm to finish, and to reach home it takes around 9 or 10 pm.

From the above discussion, it can be said that XX2 has too much workload that makes him mentally depressed and sick. For these reasons, he usually loses concentration on other work, such as household work.

Additionally, he is not satisfied with the salary he gets from his bank because he usually stays in the office for longer hours, under stress, pressure, and does not get any reward for this. The usual office hours are 8 hours; however, he finishes his works by 7 pm or 8 pm, meaning he stays around 9-10 hours in the office to finish his work and he does not get any extra payment for staying longer hours. As he mentions, "... there is no overtime for the employees, although I am staying there until 7.30 pm or 8 pm. So there is no overtime, even if I stay more than 2 hours than my regular working hour."

That means XX2 does not get any overtime payment. He gets a fixed salary for his regular working hours, even if he works for long hours.

Participant XX3

XX3 is an unmarried male participant. When I asked him about his work pressure, then he said:

I go to the bank in the morning, and banking work has extensive pressure. As a result, I work under pressure. Moreover, I have to work longer hours in the bank, sometimes 9-6 [PM] plus some extra work. In that case, I feel like having some mental pressure. Then, I have to do some work at home, like groceries. These are somewhat painful, because when I get home, I already feel so tired.

From XX3's responses, it is clear that he often faces extensive work pressure and he usually works longer hours. After his office work, he is also responsible for doing some household work, which is painful and tiring.

When I asked him for any banking policies that make it hard to juggle home life and work, then he said:

Umm, there is no specific policy, but sometimes there are some issues, like time. Time is the issue. Sometimes, there is work at the last the minute. In that case, allocating time for the family becomes difficult.

From his above statement, he often faces last moment work, similar to XX1, and it seems the bank policy is to finish any last moment work before he is able to leave the office. He explained juggling work and life as follows:

In reality, I invest more time at work, because I usually work until 6 pm. After that, I do some overtime work if we have more workload. In that sense, I give

more time to my office, and when I get home, I have little time but I still try to give some time to my family and to do some family work.

From the above statement, it is clear that he needs to do overtime when he faces workload in his bank. However, investing more time in the office does not allow him to spend more time with his family members, and within this time frame he also allocates some time to do his family work.

Participant XX4

XX4 is an unmarried female participant, working in a private bank. When the researcher asked her about her work pressure, she said:

Yes, there are some effects for working long hours in the bank. We have to deal with the customer, whereby there is some mental pressure. Therefore, I need to sit for longer hours and that has some effects on health. In addition, it also gives lots of mental pressure.

Additionally, she also said:

Actually, I need to work longer hours there [bank], and after office hours, sometimes I need to spend some extra time [at work]. In that case, allocating time for the family seems a little bit hard. In addition, when I come home, then I see, I do not have enough time for my family. So I feel a bit frustrated. However, I take a break [day-off] sometimes to go out.

When asking about her physical health, she replied, "... back pain! When I am working for longer hours without any break, this sometimes leads to back pain." From the viewpoint of XX4, it can be said that she used to work longer hours and sit in a place for

long hours. Therefore, sitting in the same place for long hours and dealing with customers leads her to have mental stress and it leads to back pain. On the other hand, she feels frustrated, since she was unable to spend some time with her family members. When I asked for any policies that make it hard to juggle home life and work, then she said:

Yes, we have the same problem, like, no breaks except lunch break. In addition, mental pressure is there, because we need to deal with the customers. Overall, I will say they [the banks] need to change some policies. They should increase our break time and reduce work pressure.

From her above statement, it is clear that she usually gets a lunch break, and that it is the only break they are entitled to get. Other than that, she needs to work on a constant basis, dealing with customers continuously. This factor increases her work pressure and leads her to work under stress. When asked about juggling work-life, then she replied:

Actually, when I have work pressure then it is difficult to allocate time for my family. Due to high workload, I need to stay in my office for additional hours [7 pm or 8 pm]. As a result, when I come home, I do not have enough time left to allocate to my family. Therefore, even though it is difficult, still my family needs to compromise because of my work.

The above statement directly implies that she had to give priority to her work over her family. As a result, she compromises with her family members to allocate more time for work and travel. When talking about assigning last moment work, she says:

Yes, I usually face this incident [last moment work]. Let us say I am planning to go out, because I am done with my work. Then, suddenly I get a new task, and then I feel irritated towards the task. Therefore, even if I could provide good

feedback for the task, now I do not feel like giving good feedback of that last moment task.

It reflects that last moment task makes her irritated. This incident also creates an impact on her productivity. In her opinion, the output of last moment work is not as good as usual, since mentally she is not ready for the last moment work.

Additionally, XX4 as a female participant revealed the productivity gap and her perceived gender based discrimination during the interview. While talking about gender equality, she said:

Sometimes, male workers help us when we are in a hurry or if it is late.
Sometimes, if I am slow or if I am taking some more time while working, then the equality issue arises. I think my supervisor believes that if the task were given to a male then it can be finished quicker.

Therefore, there is a tendency for the supervisor to be biased and considers male workers as a good resource to finish work faster than female workers, reflecting gender inequality in the Bangladeshi private banking sector. When talking about the additional benefits for female employees, such as providing transportation to go home at night. She said, “... during the late work hours [night time]. It would be great, if we get transportation to go home. It is also safe for female workers. But, the bank does not provide that.”

That reflects that even the employer keeps their female employees to work late in the office. However, they do not provide any transportation for the female workers, which means the bank ignores its responsibility of safety and security towards its female workers. Therefore, from XX4’s viewpoint female employees face some additional

barrier to attain WLB, because their bank does not provide any late night transport facilities for them.

Participant XX5

XX5 is another unmarried female participant, working in a private bank. When the researcher asked her about her work pressure, she told a different story, which is more favorable towards her bank. In her words:

I do not feel like having mental and physical pain, and I even enjoy my work. I think, after entering into this sector, my lifestyle changed a lot. I am more disciplined now and I have a routine work-life like 9 am to 5 pm. It is true that I cannot maintain it all the time, but still I try to maintain. Personally, I do not have that much physical or mental pressure, but yes, if I sit for longer hours, then I face some physical problems [back pain].

XX5 seems to enjoy her job in the bank; however, when asked if the demand of everyday life often gets her down or not, then she said, “Yes, when I face some pressure or something similar, then I feel bad. But, I have to manage it, because this is the way of life, and I have to manage it.” When asked about her coping strategy, she added:

I try to convince myself that life goes like that, and I do not have any option. I need to compromise with my life. I do not have any option, because everything is important. Sometimes, I try to manage this when they [employer] give me a break [day-off], but most of the time, it is not possible to manage.

Although, XX5 said she enjoys her work, it is also evident that she is compromising work-life balance, in order to manage workplace pressure. When asked for any policies that make it hard to juggle home life and work, then she said:

... [I]t is very stressful to balance family and work. Still, it is manageable. Since I am not married yet, I do not have any family burden or family pressure. Until now, I am managing, but when I have some family event, then I have some problems to manage. Sometimes I try to take leave/early leave, but it is not possible all the time.

Here, XX5 was able to juggle with home life and work, since she is not married and her family does not add an additional burden. However, she also said that sometimes it is hard to juggle, especially when she has any family event to attend, such as marriage, festival, family reunion. When she was talking about taking leave or leaving early, I asked her how often she gets her leave approved. She said, “Not all the time. But if I can show some valid reason, or if I can finish my work then they [the bank] approve.”

In that case, she gets leave or early leave approved when she can show some valid reason or if she can finish her work. When asked about some policies that make it especially hard to juggle home life and work, she replied, “Umm, when it is closing time/closing month, then there is some pressure. During the closing month, sometimes we need to stay in the office until 9 pm.” That indicates that she needs to stay longer hours in the bank. When asked about if she get any overtime payment for that, then she replied, “No, they do not do that.” Therefore, employees are staying more than regular hours in the bank, but they are not getting any overtime payment for staying longer hours in the bank.

When talking about assigning last minute work, she said, “It does not happen all the time, but sometimes this type of work arrives.” Additionally, when last moment works are assigned, then employees need to finish the work and then they can leave the office. In her words, “I need to finish it [task] then leave, therefore there is some pressure.”

On that note, whenever the employees get last moment work, they have to finish it. Additionally, they are not entitled to any overtime payment for finishing the last moment work.

Participant XX6

XX6 is a married female participant, working in a private bank. She lives with her husband and her daughter. When I asked her about her work pressure, then she said:

Yes, it gives some pressure. Like, sometimes there are more tasks, and sometimes suddenly huge tasks come up. As a result, I need to sit for long hours, which causes back pain. That is it; we need to work for longer hours.

XX6 tends to have work pressure from her bank, and sometimes she gets sudden tasks. Additionally, when asked if the demand of everyday life often get her down or not, then she said:

Yes. It happens sometimes. Sometimes my kid wants to go out, since she is young. Sometimes I cannot, because I feel too tired. At that time, some of my other family members helps me to manage. It happens, but I have to manage.

It is stressful for XX6, since sometimes she is unable to take her daughter outside for a vacation. However, as a coping strategy her family members help her to manage. She also added:

Umm, I have some close friends, and sometimes I talk to my husband about it. I tell him that I feel bad and I cannot allocate time for my kid. Therefore, they [husband and family members] help me to release my sadness.

Therefore, to cope with her sadness, she usually shares her sadness and feelings with her close friends and husband. When asked for any policies that make it hard to juggle home life and work, then she said:

Juggling family life and work is difficult, but I have to manage for survival. My family members help me in this matter, especially my father and mother in law helps me a lot. Still, I cannot manage, but somehow I am managing it, which is painful.

From the above statement, it is difficult for her to manage family life and work; however, she does not have any other options but to manage. Even though it is painful for her, she is trying to manage it with the help of her family members. When talking about assigning last moment work, she said:

... [O]ne thing makes feel bad, let us say you are almost done with your task and getting ready to go home. Then the management [supervisor] will come with another task. I think there should be a specific time schedule for these tasks. Like, when I am done with my task and getting another task, then I do not feel motivated/interested in doing that task.

From the above statement, it is clear that XX6 also gets last minute works from her supervisor. This demotivates her; as a result, she loses her productivity when she gets last minute work.

Critical Incident- Positive

Incidents that participants feel have a 'significant' positive effect to attain WLB. More elaborately, this section will emphasize incidents that an employee likes about his/her bank, such as gender equality, supportive management and so on.

Participant XX1

While talking about the positive incidents of Bangladeshi private banks and WLB, XX1 talk about WLB about female employees. He said:

Males usually help female employees in different works. Let us say, if a female employee wants to leave early, then she requests one of our colleagues to help her out, and they do it. Although it is not possible all the time, we usually try to help our female colleagues.

On that note, it is clear from XX1's view that female employees usually get some additional help from their male coworkers. It helps female workers to attain WLB in some extent. As XX1 says, if a female employee needs to go home early, then sometimes a male employee helps her, which means another employee is helping her to maintain WLB. It also important to note that sometimes male employees cannot help their female coworkers because male employees have their own task. Therefore, it is clear from XX1's view that male employees generally help their female coworkers on some special

circumstances, which also depends on the workload of a male employee. If a male employee has less workload, then they tend to help their female coworkers on some special circumstances. When I asked, if you get another job that provides you better working time capability with similar pay, would you leave your current position? Why or why not? Then he replied:

Umm, actually this is a social issue. People usually give a higher status for working in a bank. Even if you work in a multinational [company], then people will think you are working in a company. However, if I work in a bank with a normal post [low-level management], then people will say, “Yes, he is working in a bank”. It is a social-psychological aspect. Sometimes people face some embarrassing situation. For example, my friend is earning a good salary and holding a very good position, but whenever a person finds that he is working in a company [then the person undermine him]. This is an issue. Still, if I have work-life balance with a handsome salary, then I may move to another company. I must say that same salary with little bit flexibility will force me to think if I really want to leave my current position or not?

From the above statement, it can be said that, XX1 may not change his job if he gets the same salary provided with better working time capability, but he will change his job if the salary range is higher from his current salary. That means XX1 gives his first priority to salary followed by better working time capability. According to him, banking jobs represent ‘status’ that may not be represented by other jobs, such as local or multinational companies. From his point of view, banking jobs in Bangladesh represent higher status compared to other industries, and family and friends usually prefer that their family

member should work with the banks. Therefore, it is a fixed psychological issue; if XX1 is working in a bank then he will get praise compared to his friend who gets a better salary but is working in a company. Although XX1 has mentioned several negative incidents about his bank, from XX1's viewpoint there is no relation between 'status' and his WLB.

Participant XX2

XX2 shared his positive incidents by illustrating the 'break time' he gets from his bank. He said:

Not all banks give 30 minutes. Some banks in Bangladesh...they provide 45 minutes. Some multinational bank provides 1 hour for the 'Namaz' [Prayer] and lunch."

From the above statement, it is clear that XX2 believes that there are some differences between Bangladeshi private banks and multinational banks. Multinational banks give an hour break to their employees; on the other hand, local Bangladeshi private banks give 30 to 45 minutes to their employees. When asked about gender equality, he said:

...[I]n my bank, I will say... everyone gets equal priority. However, as a female they can take much more advantage. For example, suppose it is around 6 pm and all [employees] will leave the office. All the employees are packing their bags. Just imagine it is 6 pm. Then, if any important work comes up, for example, X Company comes with a big sheet... The company is asking to reimburse their salary [salary of X company employees] and I have to input it... They are telling me to input it today, because if I do not input it now then they [employees] will

not get their salary. [The situation] ...just imagine it is around 5.45 pm. In addition, in my department, there are a woman and me available [for the above task]. Then my boss will come to me and tell me... “Mr. X please input their salary. She is a woman so let her go home...” ...that means, if any work/task comes at the last minute, then they [supervisor] release the female employee and gives the pressure to the male employees. Therefore, female employees are taking the facilities, such as going home earlier.”

The above statement is a combination of positive and negative aspects. The positive aspect of the statement is females are getting first priority to go home early, which means supervisors generally think about their female employees and their family members. On the other hand, the negative aspect of the statement is males are then taking the responsibilities to finish the work of a female employee. Therefore, in both cases, either a female or a male employee needs to finish the work before going home.

Participant XX3

XX3 shared his positive incidents by sharing the overtime facilities in his bank.

He said:

...[i]t is an official work, so even if it is a last moment work, I have to finish it. It does not matter if it takes until 8 pm to finish it ... overtime facilities are available, if there is more work.

From the above statement, it has been found that XX3’s bank provides payment for overtime. However, the employers of XX1 and XX2 do not have any overtime payment policy but XX3’s employer does. Therefore, there are no standard rules/policies for the

Bangladeshi banking industries to follow; as a result, banks are making their own policies and imposing it on their employees.

When asked about the gender equality, XX3 shared, "...there are no such problems... and, they [female] sometimes get flexible timings for going home." Therefore, from XX3's viewpoint, it means Bangladeshi private banks are flexible towards its female employees. However, it has been also found from the interviews that both male and female employees work together and help each other in different tasks, which indicates the evidence of teamwork.

Participant XX4

XX4 shared her positive incidents by sharing her experience about her male coworkers and other facilities provided by the bank. She said, "Sometimes, male workers help us when we are in a hurry or if it is late [Late night]."

When I asked about the benefits provided by the bank, then she replied, "Yes. We get maternity leave. I do not have any complaint about it." Therefore, it is clear from the above statement, that her coworkers have good team building skills, whereby male employees help female employees whenever it is required. This is similar to incidents of teamwork evident in the case of XX3.

Participant XX5

XX5 shared her positive incidents by sharing her experience about her banking policies and management. She said, "...my employers are friendly. They always look for our benefits. Actually, I do not have that much problem with the balancing... I am happy

with my current situation.” From the above statement, it is evident that XX5’s bank is more employee friendly and are more concerned towards employee benefits.

XX5 also shared some of her positive incidents by sharing her experience about her male coworkers and other facilities provided by the bank. She said, “Everyone is equal here and everyone gets the same rights. We do not have any gender biases or discrimination.” Therefore, in XX5’s point of view, both male and female workers are getting similar opportunities and there is no evidence of gender biases in her bank.

Participant XX6

XX6 also shared her positive incidents by sharing her experience about her male coworkers and other facilities provided by the bank. She said, “...there is equality. I have not seen any inequality/discrimination.”

Based on the above statement, the employees interviewed all suggest that the bank provides equal employment opportunities to both male and female employees, and there is no gender discrimination.

Summary of Open Coding Analysis

In this section, I interpreted the summary of open coding process facilitated by the QDA Miner application program. The following table summarizes a short overview of the participants’ workplace conditions.

Table 3
Participants' workplace environment and their desired capabilities

Unique ID	XX1	XX2	XX3	XX4	XX5	XX6
Office hours	10-6	10-6	9-6	10-6	9-5	9-5
Extra hours (est.)	2-3	1-2+	1-2	1+	1+	1+
Desired Capability to attain WLB	Break Games (Indoor) Extra vacation	Extending break (flexibility in break time)	Fixed hours (No extra work)	Break, Tour, Fixed job description	Flexitime	Fixed hours, No last moment work, break

I assigned several sub-themes (codes) under Boulin and colleagues' (2006) five dimensions. The table below reflects the outcome of themes and sub-themes using QDA Miner application program, where 'Count' and 'cases' columns represent the total number of respondents, and the '% cases' column represent the percentage where one or more respondent agree/disagree or shared a similar experience with the assigned code.

Table 4
Outcome of sub-themes under five dimensions using QDA Miner

Category/Dimensions	Assigned sub-themes (codes)	Count	Cases	% Cases
The effect of working time capability on health	Longer_Hours	6	6	100.0%
	Mental_pressure	5	5	83.3%
	Pain_physical	6	6	100.0%
	Stress_High	5	5	83.3%
	Stress_Low_None	1	1	16.7%
	Survival_strategy_under_Stress	6	6	100.0%
	Tiredness	5	5	83.3%
The juggling of family life and work	Manage_juggling work and life_Easy	1	1	16.7%
	Manage_juggling work and life_Hard	5	5	83.3%
	Negative_policies	6	6	100.0%
	Policies to juggle_Day off	1	1	16.7%
	Policies to juggle_Vacation	1	1	16.7%
	Policies to juggle_Less workload	1	1	16.7%
	Policies to juggle_Job rotation	1	1	16.7%
Gender equality	Perceived bias towards_Female	1	1	16.7%
	Equal employment	6	6	100.0%
	Female_Facilities	6	6	100.0%
	Perceived bias towards_Male	3	3	50.0%
Productive efficiency	Concentration at work_longer hours_low	3	3	50.0%
	Political imbalance affects WLB	2	2	33.3%
	Presence of last moment work_forced completion	6	6	100.0%
Workers' capacity to influence their working hours	Employee choice to attain WLB_Break	4	4	66.7%
	Employee choice to attain WLB_Entertainment	2	2	33.3%
	Importance in life_Money	0	0	0%
	Importance in life_WLB	6	6	100.0%
	Interest to change career with_better WLB	6	6	100.0%
	Overall satisfaction for WLB_Negative	5	5	83.3%
	Employee choice to attain WLB_Fixed work hours	4	4	66.7%
	Overall satisfaction for WLB_Positive	1	1	16.7%

While interpreting Table 4, I have found six out of six employees (100%) acknowledged several negative aspects of their banks under the following dimensions. They do work for longer hours as a result, they have some sort of physical pain (*e.g.*, back pain) while working. Their banks have some policies that restrict employees to juggle work and life. They often get last moment tasks from their supervisors. All the participants are willing to change their career under certain circumstances (see Appendix F). On the other hand, I also found that all six employees (100%) acknowledged several positive incidents of their banks under the dimension of gender equality. These are equal employment and facilities provided to the female workers, such as, maternity leave and providing late night transportation. In several incidents, a male employee worked for long hours to help their female coworkers. In some cases, males do feel that they work for extra hours; however, some male participants perceived this as a combination of teamwork and working extra hours for their female coworkers. Additionally, it can be seen that in five out of six cases, employees were not satisfied with their current WLB situation. However, all six employees acknowledged they might switch to another industry if they get better WLB with a reasonable salary.

The stories mentioned above showed their day-to-day work-life experience in Bangladeshi private banks in both positive and negative ways. Additionally, the open coding results and interpretation show the specific experiences and bank policies that have a negative effect on attaining WLB from their banks.

Discussion Study 1

In Study 1, five themes emerged from interviews with Bangladeshi private bank employees regarding their working time capability: effects on health, the juggling of family life and work, gender equality, productive efficiency, and workers' capacity to influence their working hours. These five themes, taken together, reinforced and validated the theory of working time capability by showing that this is a critical aspect of banking work in the developing world (Bangladesh).

Dimension 1: The effect of working time capability on health

It was evident from all the interviews that participants usually work for longer hours without overtime pay. It was also evident that employees are working under high stress levels; as a result, they experience back pain and tiredness. This reduces their work productivity. Additionally, continuously sitting in a same place and dealing with customers for long hours also creates mental pressure for the employees. Therefore, longer working hours have a negative effect on their mental and physical health. Previous literature on WLB also confirms the adverse effect of working long hours on health (Adams, 2014; Fairbrother & Warn, 2003; Jones et al., 2006; Kalliath & Brough, 2008). In all cases, participants usually work more than 8 hours a day, thus they stay for longer hours in the bank.

Dimension 2: The juggling of family life and work

In four cases, participants find it hard to juggle family life and work, since they work for longer hours. Based on the responses, it is observed that extensive workload,

work pressure from the supervisor, dealing with customers, and last minute work are some of the adverse factors that forces employees to stay in the bank for longer hours. As a result, participants are finding it difficult to juggle the demands of family life and work. For instance, some participants reported they do not feel like spending some good time with family or doing household work because they are tired and stressed when they get home.

Dimension 3: Gender equality

All the participants agreed about gender equality in their respective banks. Additionally, female employees have several benefit packages, such as paid maternity leave, transportation, and casual leave. The issue of gender equality is contradictory because male employees usually get last moment tasks and female employees are allowed to leave the office earlier than males. The justification behind allowing female employees to go home early can be well explained by illustrating the BLL 2006. As stated in the BLL 2006, chapter IX, section 109: “Limitation of hours of work for women: No women shall, without her consent, be allowed to work in an establishment between the hours of 10.00 PM and 6.00 AM” (Bangladesh et al., 2007: 57). The above law can be an explanation for which female employees are allowed to go home earlier than males. However, if a last minute task arises, then either a male or a female employee needs to finish the task before going home. One unmarried female participant mentioned that there is a perceived bias towards female employees, whereby female employees are sometimes viewed as weak/slow in completing tasks. While looking at the responses of all the three female participants, it was found that female participants usually do the majority of the

household work. One female participants with a children mentioned that she is responsible to do the household works and looking after her children along with her job. Based on the three female participants, it can be said that they have multiple roles of family and work, and the participant with children has high involvement at home and work. Therefore, it can be said that women working in the banking sector perform a combination of paid and unpaid work, and it is also observed from the result that women do the majority of the unpaid work at home.

Dimension 4: Productive efficiency

It is evident from the interview that there is a negative relationship between employee's productive efficiency and working longer hours. Three of the employees stated their concentration towards work decreased if they work for longer hours. Two participants mentioned current political unrest in Bangladesh, which is perceived as an unfavorable factor for the participants. I consider political unrest a major issue that has a negative impact on WLB as stated by the some participants. They are referring to the most common form of political unrest in Bangladesh, which is '*Hartal*'. '*Hartal*' can be defined as a strike called by the opposition political party to put pressure on the ruling party (Suykens & Islam, n.d). '*Hartal*' means the closing of all activities such as public, private, commercial, and transport movement (see Chapter 7) (Suykens & Islam, n.d). Some participants also felt that their supervisor's pressure to finish last minute work has negative effects on their productive efficiency.

Dimension 5: Workers' capacity to influence their working hours

In order to obtain WLB in the banks, participants gave me a sense of what would provide them with working time capability. Some of the participants shared more than one working time capability. For instance, four participants prefer work breaks as a means to achieve WLB, two employees prefer entertainment facilities such as games, refreshments or tours as a means to achieve WLB, and four employees prefer a fixed eight-hour workday as a means to achieve WLB. All six participants are willing to change their career if they get better WLB along with better salary, benefits, job security, and employee-friendly management.

Based on the qualitative results for the five dimensions, I can summarize my answer to the first research question, how is working time capability defined from the perspective of private banking workers in Bangladesh? Employees find working time capability as a means of getting a set of real options from their banks to obtain reasonable life freedom while ensuring their job security. This freedom will allow employees to have a wide range of opportunities and alternatives to attain WLB. Employees prefer a fixed set of working hours as an alternative means of achieving WLB because this opportunity will allow them to have control over their time. They are also concerned with changing existing intra-organizational norms, practices and policies, which can be more flexible by offering them a vacation, performance/year-end bonus, and a scope for career development when required or applicable. Finally, employees prefer to have several short breaks during their working hours, which will help them to reduce their mental pressure and stress at work.

Based on my interview responses and the literature on the working conditions in Bangladesh, a longer working hour culture is prevalent. For banking employees, this longer working hour culture comes with extensive work pressure, illogical targets, late pay, and dismissal without any reason. Unlike other industries, the banking industry has negative growth rate, and as a result, banks make their top priority making profit. I found that, participants are somewhat frustrated with their current banking jobs, because they do not have any control over their work. However, they are willing to compromise their WLB and remain in their current job when considering the overall economic situation, lack of legal protection and job availability, and the competitive nature of Bangladeshi job markets.

All the participants shared some alternative arrangements that can help them attain working time capability. This will answer my second research question, what do Bangladeshi private banking employees want from their banks to attain WLB? I will summarize nine alternatives arrangements that employees want from their banks. These are: longer breaks, fixed working hours, flexible management, job rotation, indoor games, reducing last minute work, more vacation and days off, extra payment during the year-end, and political balance. It is important to note that, political imbalance is uncertain because it depends on the political condition and opposition party. That is, I acknowledge this is not under the control of the employing banks.

My third research question was, what would give employees the greatest level of WLB? In the beginning of the study, I aimed to test several components of working time capability in the Bangladeshi private banking sector that are being used in developed countries and EU nations. However, based on the participants' viewpoints, they require a

different set of working time capability, which was answered in my second research question. It is important to note that, Bangladeshi formal sector jobs are based on monthly payment (salaried employees), not on an hourly basis. This is also confirmed from Study 2 that 100% of the responding employees (N=111) working with the Bangladeshi private banks are salaried employees. Under the above circumstances, working time capability such as: part-time, job sharing, or compressed hours that generally practiced in the developed and EU countries are not applicable in the Bangladeshi banking sector because employers does not provide these options to their employees. Additionally, introducing part-time, job sharing, or compressed hours will change the overall pay structure of the banking sector. Lastly, reduced work hours or job-sharing among two or more employees will reduce the salary for individual employees. Therefore, the nine alternatives of working time capability mentioned above can provide the greatest level of WLB to employees.

Chapter 5: Research Methodology for Study 2

Design

In the quantitative phase, I conducted a survey through online survey software ‘Fluid Surveys’ (<http://fluidsurveys.com/>). I designed a primarily close-ended questionnaire, which allows me to answer the following research questions with inferential statistical analysis:

1. How does a measure of working time capability predict work well-being measures (such as burnout, risk and symptoms, mental health, and work/life satisfaction)?
2. Can a measure of working time capability predict something incremental or additional in outcomes above and beyond currently existing measures of WLB (Work-family conflict, current WLB of Bangladeshi banking employees)? That is, is working time capability adding something new to the study of workers’ WLB?

Procedure and Participants

Total 111 individuals participated in Study 2. Participants were recruited by using a snowball sampling technique and no incentives were provided for completing this survey. After obtaining approval from the Research Ethics Board at Saint Mary’s University (see Appendix G), I started recruiting participants for this study by distributing the survey link on Facebook, email, and LinkedIn (see Appendix H). The link to this survey included the consent form, survey measures, and feedback letter (see Appendix I). The survey begins with a series of demographic questions (*e.g.*, gender, marital status, kids, and the number of family members they currently lived with)

followed by a series of questions about participants' current employment (*e.g.*, bank name, job title, department, and tenure of employment with current bank). I also asked about their work hours per week, hours spent with family per week, pay type, unusual work schedule, compensation packages, organizational support to attain WLB, and their overall satisfaction with bank. The survey also had several validated scales to analyze participants' WLB, work-related well-being, and working time capability (see Measures section). The survey ends with asking participants' personal preferences about attaining WLB from their banks.

In this study, I aimed to get a sample of at least (N=100) Bangladeshi bank employee participants, and the aim was satisfied in 35 days by receiving completed questionnaires from (N=111) participants representing 30 different banks. Collected data were exported from the online survey to SPSS 20 for further analysis. There was a roughly even gender representation among the 111 participants: 49.5% are male and 50.5% are female.

Measures

For all measures in this study, I considered the Cronbach alpha reliability of .70 or higher because several authors (Lance, 2006; Schmitt, 1996) considered $\alpha = .70$ or higher the minimum standard for internal consistency of a scale. On the other hand, alphas below .70 reflect inadequate reliability and indicate lower predictive validity (McCrae, Kurtz, Yamagata, & Terracciano, 2011).

The present study employed six measures. The study employed three direct measure of WLB (WFC, working time capability, and current WLB factors), which are

considered as an independent variable. On the other hand, the study also employed three direct validated measure of work well-being (burnout, risk and symptoms, and mental health), which are considered as dependent variables. The following table presents a list of all the six measures used in this study (see Appendix J for scoring and SPSS identifier).

*Table 5
Measures: Dependent and independent variables, types, subscales and scores*

Measure type	Variables	Number of measure	Scores interpretation
Measure of WLB	WFC indicators: WFC 1	N/A	Higher score means high work to family conflict
Measure of WLB	Current WLB indicators: Job security, Flexibility, Job hours	N/A	Higher score means current WLB is good
Measure of WLB	Working time capability indicators: Longer break, Fixed time/working hour, Flexible management, Job rotation, Indoor games/entertainment, Reducing last moment work, Offer more vacation/days off.	N/A	Higher score means better working time capability/WLB
Measure of work well-being	Burnout	3 dimension: Exhaustion, Cynicism, Efficacy	Higher scores for exhaustion and cynicism, and low score for efficacy indicates high burnout
Measure of work well-being	Risk and symptoms	2 dimension: Physical health, job risks	Higher scores indicate more frequent physical health and verbal abuse symptoms
Measure of work well-being	SF-36 (5 mental health items)	5 individual measures	Higher scores indicate poor mental health

I used all these measures in English, although the first language of participants is not English. However, I used English because they are white-collar employees in the banking sector and have higher level of education; therefore, they would generally possess a good command of the English language. Additionally, I gave participants a simpler translation of more advanced vocabulary in parentheses of the items (see Appendix I).

Maslach Burnout Inventory- General Survey (MBI-GS): Dependent variable

This variable was used to evaluate burnout among the employees, which was measured by using MBI-GS (Maslach, Jackson, & Leiter, 1996). Under the MBI-GS, three facets were measured and each facet has five items. These facets are: (a) emotional exhaustion, which is defined as being emotionally overextended, and exhausted due to one's work; (b) personal efficacy, which is defined as a feeling of confidence towards one's work and productivity; and (c) cynicism, which is defined as having negative attitudes towards one's work (Antoniou & Cooper, 2005).

Participants specified their level of agreement with these items (*e.g.*, In my opinion, I am good at my job) using a 7-point Likert scale ranging from 0 (*never*), through 4 (*few times in a month*), to 7 (*everyday*). Higher scores for exhaustion and cynicism, and lower scores for efficacy, indicate higher burnout. In this study, the Cronbach alpha reliability coefficients for the exhaustion subscale was ($\alpha = .69$), efficacy subscale ($\alpha = .79$), and cynicism subscale ($\alpha = .75$). The Cronbach alpha reliability coefficient was somewhat low for emotional exhaustion subscale ($\alpha = .69$), which indicates the subscale lacks typically expected levels of internal consistency (.70 and above is considered adequate). After dropping exhaustion item 5, I got $\alpha = .79$. Therefore,

I removed the item and present the results based on four items from the exhaustion sub - scale. I assumed that exhaustion item 5 might not exactly translate into 'Bengali' and the Bangladeshi context. As a result, I made a modification from the published scales. This measure will be used as a dependent variable in a regression analysis.

Risk and symptoms: Dependent variable

This measure focused on the work related physical health and verbal abuse symptoms (Leiter, 2005). Participants specified their level of agreement with these items (e.g., back strain) using a 7-point Likert scale ranging from 1 (*never*), through 4 (*few times in a month*), to 7 (*everyday*). Higher scores indicate more frequent physical health and verbal abuse symptoms. In this study, the Cronbach alpha reliability coefficient for physical health subscale was $\alpha = .84$, and for the verbal abuse subscale it was $\alpha = .88$. This measure will be used as a dependent variable in a regression analysis.

Mental health: Dependent variable

I measured mental health with the five-item mental health inventory (MHI-5), which asks about negative affect and anxiety (as reported in Gilin, LeBlanc, Day, Leiter, Laschinger, Price, & Latimer, 2010). The MHI-5 was derived from the 36-item short form (SF-36) health survey (Ware & Sherbourne, 1992). Participants specified their level of agreement to these items (e.g., I have been a very nervous person) using a 6-point Likert scale ranging from 1 (*none of the above*), through 3 (*some of the time*), to 6 (*all of the time*). Before employing the Cronbach alpha reliability coefficients, item 3 and 5 were reversed coded. Therefore, higher scores indicate poorer mental health (Gilin et al.,

2010). The Cronbach alpha reliability coefficients for the five-item scale (MHI-5) was $\alpha = -.47$, which violates the reliability model assumptions. The inter-item correlations, corrected item-total correlations, and Cronbach's alpha-if-item-deleted were examined to identify the problem. After close examination of the above factors, I found that all the corrected item-total correlations for this scale were negative, which means that the items were not reflecting a common experience of mental health. The MHI-5 could therefore not be analyzed as a scale, since the items did not group together with good internal consistency. As a solution, the MHI-5 items were utilized individually as five unique dependent variables in the regression analysis.

Work-Family Conflict (WFC): Independent variable

WFC was measured using a four-item scale developed by Holahan and Gilbert (1979). The four-item measure was designed to assess the "degree to which the job impacts upon and/or disrupts the individual's home life" (Dollard, A. Winefield, & H. Winefield, 2001: 93). Participants specified their level of agreement with these items (*e.g.*, *Do the demands of work interfere with your home/family life?*) using a 4-point Likert scale ranging from 1 (*never*), to 4 (*almost always*). Before calculating the Cronbach alpha reliability coefficients, item 4 was reversed coded. Therefore, a higher score indicates higher work-family conflict. In this study, the Cronbach alpha reliability coefficients for WFC were $\alpha = -.33$, which violates the reliability model assumptions. The inter-item correlations, corrected item-total correlations, and Cronbach's alpha-if-item-deleted were examined to identify the problem. After close examination of the above factors, I found that all the item total correlations were less than 0.3, and that the

items were not reflecting a common experience of work family conflict. Therefore, the WFC could not be analyzed as a scale, since the items did not group together with good internal consistency. In this case, I also assumed that WFC items might not exactly translate into 'Bengali' and the Bangladeshi context. As a result, I modified the scale, and used WFC item 1 (*Do the demands of work interfere with your home/family life?*) as a substitute from the published scales. I found, WFC item 1 has the clearest language in terms of interpreting work to family conflict among the four items. I utilized WFC item 1 as an independent variable in the regression analysis.

Working time capability: Independent variable

This nine-item measure directly came from Study 1 results (see Appendix J). All the items represents the alternatives that participants report needing in the future to attain working time capability, thus WLB. Participants specified their level of agreement to these items (*e.g.*, Longer break, excluding lunch break) using a 3-point Likert scale ranging from 1 (unimportant), to 3 (*very important*). Higher scores on each item indicate that the item has a greater possibility to provide working time capability, thus WLB to employees. Additionally, higher score may or may not mean participants' current WLB is poor, I consider this is as a limitation of the way this question has been asked. Among the nine items, political balance and payment during the year-end has been removed. The reason behind removing political balance because riots are based on political parties, which usually occurs unexpectedly (Suykens & Islam, n.d). Additionally, the year-end payment has been removed, because I found from Study 1 that it has no direct relation

with attaining WLB or reducing working hour, stress, mental pressure, and physical demand.

The Cronbach alpha reliability coefficients for working time capability (seven item) was $\alpha = .72$. This item will be used as a predictor to predict dependent variables (e.g., burnout, risk and symptoms, and mental health) to find if this measure has a significant relationship with the above dependent variables.

Current WLB factors: Independent variable

This particular twelve-item measure also has been derived from the previous literature about attaining WLB and outcomes of Study 1 interviews that emphasizes on participants' current WLB in Bangladeshi private banks.

Participants specified their level of satisfaction about their current job using a 5-point Likert scale ranging from 0 (*not applicable*), to 4 (*very good*) (see Appendix I). Lower scores on each item indicate their current is WLB poor. In this measure, three most important WLB items: 7, 8, and 11 (e.g., job hours, job flexibility, and job security) were measured collectively with WFC item 1 (*Do the demands of work interfere with your home/family life?*) as a predictor to predict a dependent variable. I believe, these three questions (items) are simple indicators of the job's ability to allow WLB and I added WFC item 1 to test whether working time capability captures something greater than these simple direct questions. The current WLB items were not measured as a group, therefore The Cronbach alpha reliability coefficients were not calculated in this item.

The following chapter will discuss Study 2 result and discussions.

Chapter 6: Study 2 Quantitative Results & Discussion

Before reporting the tests of my Study 2 research hypotheses, I present participants' demographic information. The table below shows participants' profile.

Table 6
Participants' demographic profile

Demographic characteristics	Group	Number	Percentage
Marital status	Single	73	65.8%
	Married	38	34.2%
Marital status by gender (Male)	Single	38	69.1%
	Married	17	30.9%
Marital status by gender (Female)	Single	35	62.5%
	Married	21	37.5%
Kids	Yes	23	20.7%
	No	88	79.3%
Number of kids (if any)	No Kids	88	79.3%
	Number of kids: 1	12	10.8%
	Number of kids: 2	9	8.1%
	Number of kids: 3	2	1.8%
Number of family members	Members 0 to 3	20	18%
	Members 4 to 7	83	74.8%
	Members 8 to 11	8	7.2%

Participants represented five different banking divisions/departments: Marketing 79.3 percent, Accounting 12.6 percent, Finance 5.4 percent, Operations 1.8 percent, and Management 0.9 percent. Based on the job titles reported by participants, I also segment them according to three basic levels of management hierarchy: first, mid and top level. According to several experts (Boone & Kurtz, 2009; DuBrin, 2000; Gill, 2006), first-line supervisors are the subordinates that takes direct orders from higher-ranked supervisors (*e.g.*, executive, accounts officer). Middle management includes positions such as manager, senior manager that focuses on specific operations, products and customers

within an organization (e.g., manager, senior executive). Finally, top-level managers include positions such as chief executive officer, executive vice president that are responsible to develop long-term plans for the organizations. In this study, I categorize participants based on their current rank (e.g., cash officer, executive, senior executive, and manager). I considered cash officers, executives, and customer service officers as a first level employee. On the other hand, I considered managers and senior level employees as a middle level manager. My participants represented first-level 86.5%, mid-level 13.5%, and no participants represented the top level. Table 7 shows participants' employment profile, organizational benefits, time spent with family and at work, and their overall satisfaction level with their bank.

Table 7
Participants' overall employment profile

Variable Name/group	Number	Percentage
Employee types		
Salaried employee (lump/fixed pay regardless of hours worked)	111	100%
Hourly paid employee with no overtime (extra hours are unpaid)	0	0%
Hourly paid employee with extra hours paid (at the regular rate)	0	0%
Hourly paid employee with extra hours paid at a higher rate (overtime pay)	0	0%
Employment tenure		
Less than a month	2	1.8%
1-11 months	52	46.8%
1-2 years	46	41.4%
3-4 years	7	6.3%
Over 4 years	4	3.6%
Working outside usual working hours (Early morning, late night, weekends)		
No or not applicable	101	91%
Yes	10	9%
Employee Benefits/Compensations		
Paid vacation		
Provided	46	41.4%
Not provided	65	58.6%
Paid sick time off		
Provided	46	41.4%
Not provided	65	58.6%
Unpaid sick time off		
Provided	2	1.8%
Not provided	109	98.2%
Health care		
Provided	15	13.5%
Not provided	96	86.5%
Vision care		
Provided	2	1.2%
Not provided	109	98.2%
Dental care		
Provided	0	0%
Not provided	111	100%
Pension plan		
Provided	86	77.5%
Not provided	25	22.5%
Life insurance		
Provided	30	27%
Not provided	81	73%
Unpaid vacation		
Provided	4	3.6%
Not provided	107	96.4%
Overall employee satisfaction with bank		
Not very satisfied	3	2.7%
Somehow satisfied	83	74.8%
Satisfied	25	22.5%
Very satisfied	0	0%

It is important to note that 100% of the participants working in Bangladeshi private banks are salaried employees and their employment tenure mostly concentrated within 1 month to 2 years. As discussed before, participants represented 30 different banks; as a result, some of their compensation packages vary significantly from one bank to another. For instance, only 1.2% employees are getting vision care support from their bank. However, some common compensation options like pension plans are provided to the majority of the employees (77.5%). On the other hand, none of the employees is getting any dental care support from their bank.

Some of the data were also analyzed based on gender such as satisfaction level, weekly working hours, and weekly hours spent at home. The following tables show an overview of the result based on gender.

Table 8
Gender specific data for weekly working hours and weekly hours spent at home

Factors		Weekly working hours ^a	Weekly hours spent at home ^b
Male	Mean hours	45.42	51.40
	Standard deviation	6.08	24.53
Female	Mean hours	42.96	44.46
	Standard deviation	5.06	21.33

Note. ^a Average working hours per week. ^b Average time spent at home including leisure, household work, sleep, and other activities.

Table 9

Gender specific frequency table for job satisfaction, weekly working hours, and weekly hours spent at home

	Male (N=55)	Female (N=56)
Level of job satisfaction ^a (in %)		
Not very satisfied	1.8	3.6
Somehow satisfied	70.9	78.6
Satisfied	27.3	17.9
Very satisfied	0	0
Working hours per week ^b (in %)		
Hours spent 30-39.9	5.5	1.8
Hours spent 40-48	61.8	82.1
Hours spent 48.1-59.9	32.7	16.1
Hours spent 60 and up	0	0
Weekly hours spent at home ^c (in %)		
Hours spent 10-30	38.2	53.6
Hours spent 31-40	16.4	17.9
Hours spent 41-50	0	0
Hours spent 51 and up	45.5	28.6

Note. ^a Overall employee job satisfaction level scale and ranges 0 (*Not very satisfied*), 1 (*Somehow satisfied*), 2 (*Satisfied*), and 3 (*Very satisfied*). ^b Label categories and ranges 1 (*Hours spend 30-39.9*), 2 (*Hours Spend 40-48*), 3 (*Hours Spend 48.1-59.9*), and 4 (*Hours Spend 60 and up*). ^c Label categories and ranges 1 (*Hours Spend 10-30*), 2 (*Hours Spend 31-40*), 3 (*Hours Spend 41-50*), and 4 (*Hours Spend 51 and up*).

From Table 8, it can be observed that the mean weekly job hours reported by male participants is 45.42 hours (SD= 6.08) and for female participants the average is 42.96 hours (SD= 5.06). Additionally, the mean weekly hours reported to be spent at home for males is 51.40 hours (SD= 24.53) and for females is 44.46 hours (SD= 21.33). In summary, from Table 9, it can be said that compared to female participants, male participants spent more time in their banks; however, males also report spending more hours at home compared to female participants. From Table 9, it can be also said that 3.6% female participants are not satisfied with their jobs, whereby 1.8% male employees are not satisfied with their job. Interestingly, 70.9% male participants are somehow

satisfied with their job; on the other hand, 78.6% female participants are somehow satisfied with their jobs. In this section, I would also like to show the result of ‘risk and symptoms’ scale, which can explain gender differences in the satisfaction level of the banking employees. The below tables show a summary of participants’ risks (verbal abuse, physical assault, and sexual harassment) separated by gender.

Table 10
Gender specific data for three job risks: verbal abuse, physical assault, and sexual harassment

Factors		Verbal abuse ^a	Physical abuse ^b	Sexual harassment ^c
Male	Mean	2.96	4.04	1.87
	Standard deviation	2.05	1.87	1.75
Female	Mean	5.11	4.77	4.38
	Standard deviation	2.08	1.63	2.48

Note. ^{abc} Label categories and ranges 1 (Never), 2 (Few times a year or less), 3 (Once a month or less), 4 (Few times in a month), 5 (Once a week), 6 (Few times in a week), and 7 (Everyday).

Table 11

Gender specific frequency table for three job risks: verbal abuse, physical assault, and sexual harassment

	Male (N=55)	Female (N=56)
Verbal abuse (in %)		
1 Never	30.9	1.8
2 Few times a year or less	25.5	19.6
3 Once a month or less	10.9	10.7
4 Few times in a month	10.9	1.8
5 Once a week	3.6	3.6
6 Few times in a week	7.3	25
7 Everyday	10.9	37.5
Physical assault (in %)		
1 Never	16.4	5.4
2 Few times a year or less	7.3	5.4
3 Once a month or less	12.7	12.5
4 Few times in a month	14.5	12.5
5 Once a week	23.6	21.4
6 Few times in a week	20	33.9
7 Everyday	5.5	8.9
Sexual harassment (in %)		
1 Never	76.4	30.4
2 Few times a year or less	3.6	1.8
3 Once a month or less	1.8	1.8
4 Few times in a month	1.8	7.1
5 Once a week	10.9	10.7
6 Few times in a week	1.8	21.4
7 Everyday	3.6	26.8

It is observed from Table 10 & 11 that mean verbal abuse, physical assault, and sexual harassment is comparatively lower for males than females. For male participants the mean verbal abuse is 2.96 (SD=2.05), physical assault is 4.04 (SD= 1.87), and sexual harassment is 1.87 (SD=1.75). Conversely, for female participants the mean verbal abuse is 5.11 (SD=2.08), physical assault is 4.77 (SD= 1.63), and sexual harassment is 4.38

(SD=2.48). It is also observed from Table 11 that 10.9% male employees and 37.5% female employees are verbally abused every day, that is, the female rate is almost three times the male employee rate. In addition, only 3.6% of male employees and 26.8% of female employees are sexually harassed every day, that is, the female rate is almost seven times the male employee rate. Finally yet importantly, regardless of gender, no participants are 'very satisfied' with their banking jobs.

Before proceeding to the main analysis, the table below presents means, standard deviations, and correlations for all the study variables.

Table 12
Means, standard deviations, and correlations for study variables

	SF3 ^a	SF5 ^b	SF1 ^c	SF2 ^d	SF4 ^e	Working time capability	MBI-GS-Exhaustion	MBI-GS-Efficacy	MBI-GS-Cynicism	Risk and symptoms - Physical	Risk and symptoms - Verbal	WFC1 ^f	Mean	Standard Deviation
SF3	1												3.33	1.123
SF5	.536**	1											4.31	1.263
SF1	-.454**	-.329**	1										3.67	1.065
SF2	-.365**	-.311**	.256**	1									3.90	1.381
SF4	-.538**	-.388**	.457**	.439**	1								3.84	1.083
Working time capability	-.215*	-.569**	.015	.330**	.234*	1							2.5418	.42076
MBI-GS- Exhaustion	-.193*	-.315**	.048	.130	-.043	.138	1						3.712	1.1176
MBI-GS- Efficacy	-.085	-.029	.181	.003	.179	-.025	.190*	1					4.5405	.84147
MBI-GS- Cynicism	-.235*	-.324**	-.090	.104	.093	.346**	.379**	.186	1				4.1297	.98743
Risk and symptoms-Physical	-.327**	-.543**	.004	.180	.204*	.489**	.463**	.215*	.752**	1			5.1081	1.17774
Risk and symptoms-Job risk	-.423**	-.683**	.096	.273**	.351**	.575**	.351**	.195*	.670**	.788**	1		4.0068	1.80292
WFC1	-.092	-.194*	-.171	.089	.033	.404**	.133	-.073	.423**	.342**	.350**	1	2.67	.767

Note. ^a I have felt calm and peaceful, ^b I have been a very happy person, ^c I have been a very nervous person, ^d I have felt so down in the dumps that nothing could cheer me up, and ^e I have felt downhearted and blue, ^f Do the demands of work interfere with your home/family life?

** . Correlation is significant at the 0.01 level (2-tailed).

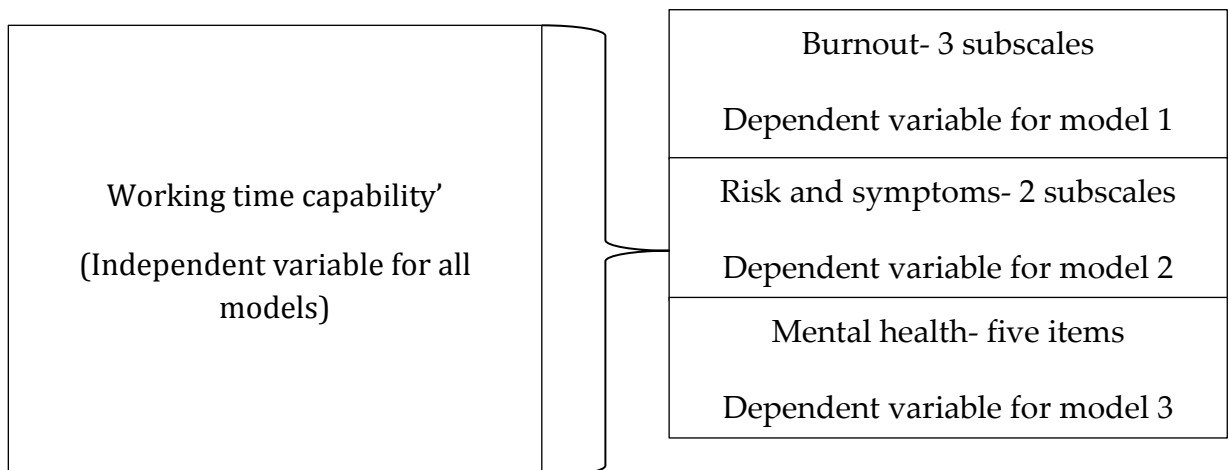
* . Correlation is significant at the 0.05 level (2-tailed).

Main Analysis: Simple Linear Regression

To test whether my newly-created working time capability measure predicts work well-being measures, I used three simple linear regression analyses. All three models used the same independent variable working time capability but each used a different set of dependent variables.

The regression coefficients can be reported as significant when the p value is less than or equal to .05 (Fraser, 2013; Montgomery, Peck, & Vining, 2006). In the first version of regression analysis, I examined three different models. The first model examines how working time capability predicts burnout. The second model examines how working time capability predicts risk and symptoms. The final model examines how working time capability predicts five different mental health items. The following figure represents an overview of the three simple regression models.

Figure 2
Pictorial representation of three linear regression models



Model 1

In the first model, the three burnout subscales (Exhaustion, Efficacy, and Cynicism) were predicted, each in its own equation. Note again that higher scores for exhaustion and cynicism, and low scores for efficacy, indicate higher burnout.

In the first analysis, I analyzed how successfully the new working time capability measure predicts the MBI-GS Exhaustion subscale. The result indicates that there is a weak positive relationship between working time capability and exhaustion, but it was not significant, $r = .138$ and $p = .147$, with a R^2 of .019. The following table summarizes the first analysis.

Table 13
Summary of Simple Liner Regression Analysis 1 (Exhaustion)

	B ^a	SE b	T-ratio	P	β ^b
Constant	2.77	.65	4.28	.000	
Working time capability	.37	.25	1.46	.147	.14

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the second analysis, I analyzed how successfully the new working time capability measure predicts the MBI-GS Efficacy subscale. The result indicates that there is a positive relationship between working time capability and efficacy, but again it was not significant, $r = .025$ and $p = .796$, with a R^2 of .001. The following table summarizes the second analysis.

Table 14
Summary of Simple Liner Regression Analysis 2 (Efficacy)

	B ^a	SE b	T-ratio	P	β ^b
Constant	4.67	.49	9.46	.000	
Working time capability	-.05	.19	-.26	.796	-.025

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the third analysis, I analyzed how successfully the working time capability measure predicts the MBI-GS Cynicism subscale. The result indicates that there is a weak

positive relationship between working time capability and cynicism, and it was significant, $r = .346$ and $p = .000$, with a R^2 of .12. The result means, the more the employees felt they needed greater working time capability in future, the more cynical they were. The r-squared can be interpreted as a ‘variance accounted for’ effect size, that is, that 12% of the variability in cynicism can be predicted from an employee’s working time capability. The following table summarizes the third analysis.

Table 15
Summary of Simple Liner Regression Analysis 3(Cynicism)

	B ^a	SE b	T-ratio	P	β ^b
Constant	2.06	.54	3.80	.000	
Working time capability	.81	.211	3.85	.000	.35

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

Model 2

In the second model, two of the three subscales of risk and symptoms have been utilized; these two items are physical health symptoms and job risks. Higher scores indicate worse working time capability, and more frequent physical health symptoms and job risks.

In the first analysis, I analyzed how successfully the working time capability measure predicts risk and symptoms physical health subscale. The result indicates that there is a moderate positive relationship between working time capability and physical health subscale, and it was significant, $r = .489$ and $p = .000$, with a R^2 of .24. The result means, worse working time capability (that is, a greater need for future working time capability) is associated with more physical health symptoms. Further, almost a quarter (24%) of the variability in physical symptoms is predictable from working time capability. The following table summarizes the first analysis.

Table 16
Summary of Simple Liner Regression Analysis 1(Physical health)

	B ^a	SE b	T-ratio	P	β ^b
Constant	1.63	.60	2.70	.008	
Working time capability	1.37	.23	5.86	.000	.49

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the second analysis, I analyzed how successfully the working time capability measure predicts risk and symptoms job risks subscale. The result indicates that there is a positive relationship between working time capability and job risks subscale, and it was significant, $r = .575$ and $p = .000$, with a R^2 of .33. The result means, worse working time capability is associated with more job risks symptoms. In fact, working time capability predicts 33% of the variation in participants' job risks. The following table summarizes the second analysis.

Table 17
Summary of Simple Liner Regression Analysis 2 (Job risks)

	B ^a	SE b	T-ratio	P	β ^b
Constant	-2.26	.87	-2.61	.010	
Working time capability	2.46	.34	7.34	.000	.58

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

Model 3

In this analysis, I analyzed how successfully the working time capability measure predicts five mental health items. As a reminder, because of a negative coefficient alpha, I considered each of the items as a separate dependent variable predicted by working time capability. Higher scores on each item indicate higher negative affect and anxiety.

In the first analysis, I analyzed how successfully the working time capability measure predicts mental health item 1 (*SF1 I have been a very nervous person*). The result indicates that there is a positive relationship between working time capability and

mental health item 1, and it was not significant, $r = .015$ and $p = .872$, with a R^2 of .00.

The following table summarizes the first item.

Table 18

Summary of Simple Liner Regression Analysis 1(Nervous person)

	B ^a	SE b	T-ratio	P	β ^b
Constant	3.43	.62	5.50	.000	
Working time capability	-.04	.24	-.16	.872	-.015

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the second analysis, I analyzed how successfully the working time capability measure predicts mental health item 2 (*SF2 I have felt so down in the dumps that nothing could cheer me up*). The result indicates that there is a positive relationship between working time capability and mental health item 2, and it was significant, $r = .330$ and $p = .000$, with a R^2 of .11. The result means, the worse working time capability is associated with more negative affect. The following table summarizes the second item.

Table 19

Summary of Simple Liner Regression 2(Down in the dumps)

	B ^a	SE b	T-ratio	P	β ^b
Constant	5.85	.77	7.66	.000	
Working time capability	-1.08	.30	-3.65	.000	-.33

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the third analysis, I analyzed how successfully the working time capability measure predicts mental health item 3 (*SF3 I have felt calm and peaceful*), this item has been reversed coded before analysis. The result indicates that there is a positive relationship between working time capability and mental health item 2, and it was significant, $r = .215$ and $p = .023$, with a R^2 of .05. The result for this reverse coded item means; the worse working time capability is associated with more negative affect and anxiety. The following table summarizes the second item.

Table 20

Summary of Simple Liner Regression Analysis 3(Calm and peaceful)

	B ^a	SE b	T-ratio	P	β ^b
Constant	2.21	.64	3.43	.001	
Working time capability	.58	.25	2.30	.023	.215

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In the fourth analysis, I analyzed how successfully the working time capability measure predicts mental health item 4 (*SF4 I have felt downhearted and blue*). The result indicates that there is a positive relationship between working time capability and mental health item 2, and it was significant, $r = .234$ and $p = .013$, with a R^2 of .06. The result means; the worse working time capability is associated with feeling more depression. The following table summarizes the second item.

Table 21

Summary of Simple Liner Regression Analysis 4(Downhearted and blue)

	B ^a	SE b	T-ratio	P	β ^b
Constant	4.70	.62	7.60	.000	
Working time capability	-.60	.24	-2.52	.013	-.234

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta

In the fifth analysis, I analyzed how successfully the working time capability measure predicts mental health item 5 (*SF5 I have been a very happy person*), this item has been reversed coded before analysis. The result indicates that there is a positive relationship between working time capability and mental health item 2, and it was significant, $r = .569$ and $p = .000$, with a R^2 of .32. The result for this reverse coded item means; the worse working time capability is associated with feeling less happy. The following table summarizes the second item.

Table 22
Summary of Simple Liner Regression Analysis 5 (Happy person)

	B ^a	SE b	T-ratio	P	β ^b
Constant	-1.65	.61	-2.71	.008	
Working time capability	1.71	.24	7.23	.000	.57

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta

Multiple Regression Analysis

In order to see how the measure of working time capability is useful to predict something incremental or additional in work well-being outcomes above and beyond a typical measure of WLB (such as Work-family conflict and current WLB of Bangladeshi banking employees), I performed a second version of regression analysis in two blocks (method=enter).

The correlations amongst the independent and dependent variables included in the study were examined is presented in the following table.

Table 23
Correlations among the independent and dependent variables

	Exhaustion ^a	WFC1 ^b	Job security ^c	Flexibility ^d	Job hours ^e	Working time capability ^f	Efficacy ^g	Cynicism ^h	Physical health ⁱ	Job risk ^j	SF3 ^k	SF5 ^l	SF1 ^m	SF2 ⁿ	SF4 ^o	
Exhaustion	1															
WFC1	.133	1														
Job security	-.088	-.058	1													
Flexibility	-.121	.313**	-.011	1												
Job hours	.007	.173	.051	.416**	1											
Working time capability	.138	.404**	-.388**	.369**	.247**	1										
Efficacy	.190*	-.073	-.119	-.236*	.037	-.025	1									
Cynicism	.379**	.423**	-.263**	.039	.105	.346**	.186	1								
Physical health	.463**	.342**	-.375**	-.007	.086	.489**	.215*	.752**	1							
Job risk	.351**	.350**	-.416**	.139	.209*	.575**	.195*	.670**	.788**	1						
SF3	.193*	.092	-.040	-.056	.069	.215*	.085	.235*	.327**	.423*	1					
SF5	.315**	.194*	-.197*	.216*	.280**	.569**	.029	.324**	.543**	.683*	.536*	1				
SF1	-.048	.171	-.061	.000	-.176	-.015	-.181	.090	-.004	-.096	-.454*	-.329*	1			
SF2	-.130	-.089	.138	-.014	-.117	-.330**	-.003	-.104	-.180	-.273*	-.365*	-.311*	.256**	1		
SF4	.043	-.033	.018	-.052	-.228*	-.234*	-.179	-.093	-.204*	-.351*	-.538*	-.388*	.457**	.439**	1	

Note. ^aExhaustion subscale. ^bWFC1 (Do the demands of work interfere with your home/family life?) ^cCurrent WLB Job security. ^dWLB Flexibility. ^eWLB Job hours. ^fWorking time capability. ^gEfficacy subscale. ^hCynicism. ⁱRisk and symptoms Physical health. ^jRisk and symptoms Job risks. ^kSF3 (Reverse coded: I have felt calm and peaceful). ^lSF5 (Reverse coded: I have been a very happy person). ^mSF1 (I have been a very nervous person). ⁿSF2 (I have felt so down in the dumps that nothing could cheer me up). ^oSF4 (I have felt downhearted and blue).

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Model 1

In the first model, I analyzed how the measure of working time capability is useful to predict something incremental or additional in predicting three burnout subscales (exhaustion, efficacy, and cynicism) outcomes above and beyond a typical measure of WLB.

For the exhaustion subscale, the result of the first step of the analysis indicated that typical measure of WLB does not account for significant variance in exhaustion, $R^2 = .057$, $F(4, 106) = 1.60$, $p > .05$, and explained 6% variance in exhaustion subscale. In the second step of the analysis, the results indicated that an additional 1% variance in exhaustion is accounted for working time capability above and beyond typical WLB measures, but this is not a significant increment: R^2 change = .014, $F(1, 105) = 1.56$, $p > .05$. So overall, none of the WLB or working time capability measures predicted exhaustion. The following table presents the summary statistics of the above analysis.

Table 24
Summary of Two-step Regression Model for MBI-GS exhaustion

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent Exhaustion subscale, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.71	.51	7.26	.000	
WFC1	.27	.15	1.82	.071	.18
WLB-Flexible job arrangement	-.32	.17	-1.91	.059	-.21
WLB- Job security	-.12	.14	-.88	.383	-.08
WLB- Job hours	.11	.18	.63	.529	.07
Step 2 Dependent Exhaustion, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	2.90	.82	3.52	.001	
WFC1	.20	.15	1.32	.191	.14
WLB-Flexible job arrangement	-.37	.17	-2.16	.033	-.24
WLB- Job security	-.04	.16	-.26	.795	-.03
WLB- Job hours	.08	.18	.45	.652	.05
Working time capability	.39	.32	1.25	.216	.15

Note: $R^2 = .057$ for step 1, and R^2 change .014 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the efficacy subscale, the result of the first step of the analysis indicated that the typical measures of WLB does account for significant variance in efficacy, $R^2 = .095$, $F(4, 106) = 2.78$, $p < .05$, and explained 10% variance in efficacy subscale. In the second step of the analysis, the results indicated that no additional variance in efficacy was accounted for working time capability: R^2 change = .00, $F(1, 105) = .000$, $p > .05$. So overall, none of the WLB or working time capability measures predicted efficacy. The following table presents the summary statistics of the above analysis.

Table 25
Summary of Two-step Regression Models for MBI-GS efficacy

	B ^a	SE b	T-ratio	P	β ^b
Step 1: Dependent Efficacy subscale, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	5.23	.38	13.90	.000	
WFC1	-.02	.11	-.16	.873	-.016
WLB-Flexible job arrangement	-.36	-.30	-2.88	.005	-.304
WLB- Job security	-.15	.11	-1.42	.158	-.132
WLB- Job hours	.22	.13	1.69	.094	.172
Step 2 Dependent efficacy, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	5.23	.61	13.90	.000	
WFC1	-.02	.11	-.15	.881	-.02
WLB-Flexible job arrangement	-.36	.13	-2.78	.006	-.30
WLB- Job security	-.15	.12	-1.28	.204	-.13
WLB- Job hours	.22	.13	1.67	.099	.17
Working time capability	.00	.24	-.001	.999	.00

Note: $R^2 = .095$ for step 1, and R^2 change .000 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the cynicism subscale, the result of the first step of the analysis indicated that the typical measures of WLB does account for significant variance in cynicism, $R^2 = .253$, $F(4, 106) = 8.10$, $p < .05$, and explained 25% variance in efficacy subscale. In the second step of the analysis, the results indicated that an additional 2% variance in cynicism was accounted for working time capability: R^2 change = .017, $F(1, 105) = 2.44$, $p < .05$. So overall, the WLB or working time capability measures predicted cynicism. The following table presents the summary statistics of the above analysis.

Table 26
Summary of Two-step Regression Model for MBI-GS cynicism

	B ^a	SE b	T-ratio	P	β ^b
Step 1: Dependent Cynicism subscale, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.32	.40	8.28	.000	
WFC1	.56	.11	4.91	.000	.44
WLB-Flexible job arrangement	-.20	.13	-1.48	.141	-.14
WLB- Job security	-.32	.11	-2.90	.004	-.25
WLB- Job hours	.15	.14	1.10	.275	.10
Step 2 Dependent cynicism, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	2.53	.64	3.92	.000	
WFC1	.50	.12	4.16	.000	.39
WLB-Flexible job arrangement	-.25	.14	-1.82	.071	-.18
WLB- Job security	-.24	.12	-1.10	.051	-.18
WLB- Job hours	.12	.14	.88	.384	.10
Working time capability	.39	.25	1.56	.121	.17

Note: $R^2 = .253$ for step 1, and R^2 change .017 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

In all the three regression models for burnout scales, working time capability did not predict variance in exhaustion and efficacy. However, working time capability did predict variance in cynicism, which is statistically significant (p value < .05). It is also evident in one-step model that 12% of the variability in cynicism can be predicted from an employee's working time capability. It is important to note that, WFC and current WLB factors similarly predicted cynicism, as a result working time capability overlaps in prediction with these existing measures.

Model 2

In the second model, I analyzed how the measure of working time capability is useful to predict something incremental or additional in predicting two risk and symptoms subscales (physical health and job risks) outcomes above and beyond a typical measure of WLB.

For the physical health subscale, the result of the first step of the analysis indicated that the typical measures of WLB does account for significant variance in physical health, $R^2 = .268$, $F(4, 106) = 9.69$, $p < .05$, and explained 27% variance in physical health. In the second step of the analysis, the results indicated that an additional 9% variance in physical health was accounted for working time capability: R^2 change = .092, $F(1, 105) = 15.16$, $p < .05$. After entering working time capability in the second step, the result shows that working time capability has a unique effect on employees' physical health ($\beta = .39$, $t = 3.10$, p value = .000). This means that the measure of working time capability adds something unique and additional (9%) to our prediction of banking employees' physical health separate from, or above and beyond, WFC and current WLB. The following table presents the summary statistics of the above analysis.

Table 27
Summary of Two-step Regression Model for risk and symptoms physical health

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent physical health subscale, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	4.82	.47	10.18	.000	
WFC1	.54	.14	4.04	.000	.35
WLB-Flexible job arrangement	-.28	.16	-1.80	.078	-.17
WLB- Job security	-.57	.13	-4.33	.000	-.36
WLB- Job hours	.20	.16	1.24	.218	.11
Step 2 Dependent physical health, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	2.62	.72	3.64	.000	
WFC1	.37	.13	2.78	.007	.24
WLB-Flexible job arrangement	-.42	.15	-2.77	.007	-.25
WLB- Job security	-.34	.14	-2.51	.014	-.22
WLB- Job hours	.12	.16	.76	.449	.07
Working time capability	1.08	.28	3.10	.000	.39

Note: $R^2 = .268$ for step 1, and R^2 change .092 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the job risks subscale, the result of the first step of the analysis indicated that the typical measures of WLB does account for significant variance in job risks, $R^2 = .312$, $F(4, 106) = 12.01$, $p < .05$, and explained 31% of the variance in job risks. In the second

step of the analysis, the results indicated that an additional 11% variance in job risks was accounted for working time capability: R^2 change = .109, $F(1, 105) = 17.67, p < .05$. After entering working time capability in the second step, the result shows that working time capability has a unique effect on employees' job risks ($\beta = .42, t = 4.44, p \text{ value} = .000$). This means that the measure of working time capability adds something unique and additional (11%) to our prediction of banking employees' job risks separate from, or above and beyond, WFC and current WLB. The following table presents the summary statistics of the above analysis.

Table 28
Summary of Two-step Regression Models for risk and symptoms job risks

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent job risks subscale, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.02	.70	4.30	.000	
WFC1	.72	.20	3.59	.000	.31
WLB-Flexible job arrangement	-.11	.23	-.45	.650	-.04
WLB- Job security	-.99	.20	-5.05	.000	-.41
WLB- Job hours	.53	.24	2.19	.030	.20
Step 2 Dependent job risks, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	-.64	1.05	-.61	.542	
WFC1	.43	.20	2.22	.029	.18
WLB-Flexible job arrangement	-.34	.22	-1.54	.126	-.14
WLB- Job security	-.61	.20	-3.05	.003	-.25
WLB- Job hours	.39	.23	1.73	.086	.14
Working time capability	1.79	.40	4.44	.000	.42

Note: $R^2 = .312$ for step 1, and R^2 change .109 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

Model 3

In the third model, I analyzed how the measure of working time capability is useful to predict something incremental or additional in predicting five mental health items (SF-36) outcomes above and beyond a typical measure of WLB.

For the first item (*I have been a very nervous person*), the result of this analysis indicated that typical measure of WLB does not account for a significant change in the first item, $R^2 = .075$, $F(4, 106) = 2.14$, $p > .05$, and explained 8% variance in the item 1 (*Nervous person*). In the second step of the analysis, the results indicated that an additional 1% variance after entering working time capability: R^2 change = .007, $F(1, 105) = .806$, $p > .05$. It is important to note that, the overall result is not significant, but there is one significant predictor which is WFC1 ($\beta = .23$, $t = 2.18$, p value = .031). The following table presents the summary statistics of the above analysis.

Table 29
Summary of Two-step Regression Models for MH 1 (Nervous person)

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent mental health item 1, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.17	.48	6.58	.000	
WFC1	.27	.14	2.00	.048	.20
WLB-Flexible job arrangement	.04	.16	.28	.783	.03
WLB- Job security	-.05	.13	-.41	.687	-.04
WLB- Job hours	-.35	.17	-2.14	.035	-.04
Step 2 Dependent mental health item 1, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	3.72	.78	4.77	.000	
WFC1	.32	.15	2.18	.031	.23
WLB-Flexible job arrangement	.08	.16	.48	.630	.05
WLB- Job security	-.11	.15	-.75	.455	-.08
WLB- Job hours	-.33	.17	-1.99	.049	-.21
Working time capability	-.27	.30	-.90	.37	-.11

Note: $R^2 = .075$ for step 1, and R^2 change .007 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the second item (*I have felt so down in the dumps that nothing could cheer me up*), the result of this analysis indicated that typical measure of WLB does not account for a significant change in the second item, $R^2 = .042$, $F(4, 106) = 1.15$, $p > .05$, and explained 4% variance in the item 2 (*Feel down and dumps*). In the second step of the analysis, the results indicated that an additional 9% variance after entering working time capability: R^2 change = .088, $F(1, 105) = 10.68$, $p < .05$. After entering working time

capability in the second step, the result shows that working time capability has a unique effect on employees' mental health (*Feel down and dumps*) ($\beta = -.38$, $t = -3.27$, $p \text{ value} = .001$). This means that the measure of working time capability adds something unique and additional (9%) to our prediction of banking employees' mental health separate from, or above and beyond, WFC and current WLB. The following table presents the summary statistics of the above analysis.

Table 30
Summary of Two-step Regression Models for MH 2 (Feel down and dumps)

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent mental health item 2, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.24	.64	5.10	.000	
WFC1	-.14	.18	-.78	.437	-.08
WLB-Flexible job arrangement	.14	.21	.65	.517	.07
WLB- Job security	.26	.18	1.48	.141	.14
WLB- Job hours	-.29	.22	-1.33	.186	-.14
Step 2 Dependent mental health item 2, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	5.77	.98	5.86	.000	
WFC1	.06	.18	.31	.760	.03
WLB-Flexible job arrangement	.30	.21	1.44	.152	.15
WLB- Job security	.00	.18	.00	.997	.00
WLB- Job hours	-.19	.21	-.92	.361	-.09
Working time capability	-1.24	.38	-3.27	.001	-.38

Note: $R^2 = .042$ for step 1, and R^2 change .088 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the third item, which was reversed coded (*I have felt calm and peaceful*), the result of this analysis indicated that typical measure of WLB does not account for a significant change in the third item, $R^2 = .027$, $F(4, 106) = .742$, $p > .05$, and explained 3% variance in the item 3 (*Calm and peaceful*). In the second step of the analysis, the results indicated that an additional 5% variance in the item 3 (*Calm and peaceful*) was accounted for working time capability: R^2 change = .051, $F(1, 105) = 5.77$, $p > .05$. This means that at least one of the independent variables is a significant predictor of mental health (*Calm and peaceful*). It is important to note that, the overall result is not

significant, but there is one significant predictor which is working time capability ($\beta = .29$, $t = 2.40$, p value = .018). The following table presents the summary statistics of the above analysis.

Table 31
Summary of Two-step Regression Models for MH 3 (Calm and peaceful)

	B ^a	SE b	T-ratio	P	β^b
Step 1: Dependent mental health item 3, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.48	.52	6.69	.000	
WFC1	.17	.15	1.12	.265	.11
WLB-Flexible job arrangement	-.21	.17	-1.26	.212	-.14
WLB- Job security	-.06	.15	-.42	.676	-.04
WLB- Job hours	.18	.18	1.03	.306	.11
Step 2 Dependent mental health item 3, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	1.93	.82	2.34	.021	
WFC1	.05	.15	.29	.772	.03
WLB-Flexible job arrangement	-.31	.17	-1.82	.071	-.20
WLB- Job security	.10	.16	.64	.524	.07
WLB- Job hours	.13	.18	.71	.483	.07
Working time capability	.76	.32	2.40	.018	.29

Note: $R^2 = .027$ for step 1, and R^2 change .051 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the fourth item (*I have felt downhearted and blue*), the result of this analysis indicated that typical measure of WLB does not account for a significant change in the fourth item, $R^2 = .055$, $F(4, 106) = 1.55$, $p > .05$, and explained 6% variance in the fourth item. In the second step of the analysis, the results indicated that an additional 5% variance in the item 4 (*Feeling downhearted and blue*) was accounted for working time capability: R^2 change = .051, $F(1, 105) = 5.99$, $p < .05$. After entering working time capability in the second step, the result shows that working time capability has a unique effect on employees' mental health (*Feeling downhearted and blue*) ($\beta = -.29$, $t = -2.45$, p value = .016). This means that the measure of working time capability adds something unique and additional (5%) to our prediction of banking employees' mental health

separate from, or above and beyond, WFC and current WLB. The following table presents the summary statistics of the above analysis.

Table 32
Summary of Two-step Regression Models for MH 4 (Feeling downhearted and blue)

	B ^a	SE b	T-ratio	P	β ^b
Step 1: Dependent mental health item 4, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	3.59	.49	7.26	.000	
WFC1	-.007	.14	-.05	.963	-.005
WLB-Flexible job arrangement	.08	.16	.51	.613	.06
WLB- Job security	.05	.14	.33	.740	.03
WLB- Job hours	-.41	.17	-2.42	.017	-.25
Step 2 Dependent mental health item 4, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	5.09	.78	6.52	.000	
WFC1	.11	.15	.76	.448	.08
WLB-Flexible job arrangement	.18	.16	1.09	.278	.12
WLB- Job security	-.11	.15	-.74	.462	-.08
WLB- Job hours	-.35	.17	-2.11	.038	-.22
Working time capability	-.74	.30	-2.45	.016	-.29

Note: $R^2 = .055$ for step 1, and R^2 change .051 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

For the fifth item, which was reverse coded (*I have been a very happy person*), the result of this analysis indicated that typical measure of WLB does not account for a significant change in the fifth item, $R^2 = .146$, $F(4, 106) = 4.53$, $p < .05$, and explained 15% variance in item 5 (*happy person*). In the second step of the analysis, the results indicated that an additional 20% variance in the item 5 (*happy person*) was accounted for working time capability: R^2 change = .203, $F(1, 105) = 32.77$, $p < .05$. After entering working time capability in the second step, the result shows that working time capability has a unique effect on employees' mental health (*happy person*) ($\beta = .57$, $t = 5.73$, p value = .000). This means that the measure of working time capability adds something unique and additional (20%) to our prediction of banking employees' mental health separate from, or above and beyond, WFC and current WLB. The following table presents the summary statistics of the above analysis.

Table 33

Summary of Two-step Regression Models for MH 5 (Happy person)

	B ^a	SE b	T-ratio	P	β ^b
Step 1: Dependent mental health item 5, Independent: WFC item 1, Current WLB – Flexible job arrangements, job security, and job hours					
Constant	1.69	.55	3.09	.003	
WFC1	.19	.16	1.23	.222	.12
WLB-Flexible job arrangement	.14	.18	.76	.447	.08
WLB- Job security	-.34	.15	-2.24	.027	-.20
WLB- Job hours	.45	.19	2.40	.018	.08
Step 2 Dependent mental health item 5, Independent: WFC1, Current WLB – Flexible job arrangements, job security, job hours, and working time capability					
Constant	-1.81	.78	-2.32	.022	
WFC1	-.08	.15	-.56	.576	-.05
WLB-Flexible job arrangement	-.09	.16	-.53	.599	-.05
WLB- Job security	.02	.15	.14	.886	.01
WLB- Job hours	.32	.17	1.91	.059	.17
Working time capability	1.71	.30	5.73	.000	.57

Note: $R^2 = .146$ for step 1, and R^2 change .203 in step 2.

Note. ^a B is the unstandardized beta coefficient. ^b β indicates the standardized beta.

Discussion Study 2

In this section, I will recap the results of Study 2 in light of the research questions posed.

1. How does a measure of working time capability predict work well-being measures (such as burnout, risk and symptoms, mental health, and work/life satisfaction)?

The simple linear regression provided evidence if the measures of working time capability significantly predict all the three scales of burnout (Antoniou & Cooper, 2005). The result indicated that, working time capability does not have any significant impact on exhaustion. Therefore, it is perceived that even if employees can attain working time capability from their banks then it will not affect their emotional exhaustion. The result also indicated that, working time capability does not have any significant impact on efficacy. Therefore, it is perceived that even if employees can attain working time

capability from their banks then it will not affect their emotional efficacy. Finally, the result also indicated that, working time capability has a significant impact on cynicism. Therefore, it is perceived that if employees can attain working time capability from their banks then it will affect their cynicism, which means they may not face negative attitude towards their works.

The simple linear regression provided evidence if the measures of working time capability significantly predict two scales of risk and symptoms (Leiter, 2005). The result indicated that, working time capability has a significant impact on physical health and verbal abuse subscales. Therefore, it is perceived that if employees can attain working time capability from their banks then it may improve their physical health symptoms and reduce job risks while working with the banks.

Finally, the simple linear regression provided evidence if the measures of working time capability significantly predict five mental health items, which was used to measure negative affect and anxiety (Gilin et al., 2010; Ware & Sherbourne, 1992). The result indicated that, working time capability has no significant impact on employees' nervousness, but has a significant effect on when employees are feeling down, being calm and peaceful, and downhearted and blue. Therefore, it is perceived that if employees can attain working time capability from their banks then it will positively affect their mental health while working in the bank with the exception of employees' nervousness.

2. Can a measure of working time capability predict something incremental or additional in outcomes above and beyond currently existing measure of WLB (Work-family conflict, current WLB of Bangladeshi banking employees)? That is, is working time capability adding something new to the study of workers' WLB?

In order to answer this question, a second version of multiple hierarchical regression analysis has been done. The analysis provided evidence that the measure of working time capability is not very useful to predict something incremental or additional in predicting outcomes above and beyond the burnout scale. Further analysis provided evidence that the measure of working time capability is also very useful to predict something incremental or additional in predicting outcomes above and beyond the risk and symptoms scale. Therefore, the measure of working time capability is a good predictor of risk and symptoms scale, which has some additional contribution to WLB beyond the typical measure of WLB. Final analysis provided evidence that the measure of working time capability is very useful to predict something incremental or additional in predicting outcomes above and beyond the four of the mental health items. However, the result indicated that, working time capability has no significant impact on one of the mental health item, which is employees' nervousness. Overall, the measure of working time capability is a good predictor of four mental health items, which has some additional contribution to WLB beyond the typical measure of WLB.

Overall, the working time capability measure is not proven as a good predictor of burnout scales; however, this scale is a good predictor of risk and symptoms scale and four of the mental health items when compared with the WFC and current WLB of the Bangladeshi banking employees.

The results of Study 2 do not support the argument made by some experts (Golden, 2006; Kanungo, 1982; Morse & Weiss 1955; Rubery et al., 2006; Sykes, 1965) that that white-collar workers' pay is higher, and therefore they have better WLB. Instead, I found that the majority of the participants were only "somehow satisfied" with

their job and their current WLB with their bank is not satisfactory. Participants overall average weekly working hours that range within limit of the international working time standard (48 hour workweek) (ILO, 2013); however, it was also evident that some participants' weekly working hours go well beyond the legal working hour limit.

The gender specific results show that male workers go beyond the legal working limit to a greater extent than female workers. This trend can be resulted from the BLL 2006 and its limitations of working hours for women, promotion and performance criteria for male employees, or reinforcing patriarchal culture because women prefer less working hours because of the double burden of managing work and family (Bangladesh, Halima, & Rahman, 2007). The result of weekly hours spent at home appeared contradictory because it represented total time spent at home that includes leisure, household activities, and sleeping. However, the result shows that compared to the females, male participants report spending more time at home. There are two possible reasons for this discrepancy. First, female participants may only report their leisure activities and excluded unpaid work, which would be why it seems they spend less time at home. On the other hand, male participants could have reported both leisure and unpaid work at home. Second, male participants may also be involved in the household activities, but it is important to note that it is very unlikely that they do more unpaid labour than females. This data should not be taken to suggest that men work more than women, when paid and unpaid labour are combined.

It is observed from the result that employees are subject to three job risks. These are verbal abuse, physical assault, and sexual harassment. Compared to the male workers, female workers face these job risks. While looking the result more closely, it is found that

everyday female workers face verbal abuse, which is 3 times more than the male workers are. Additionally, everyday female workers face sexual harassment, which is 8 times more than the male workers are. This trend confirms the possible existence of verbal abuse, physical assault, and sexual harassment in the Bangladeshi banking sector, and female workers are facing job risks than the male workers.

Chapter 7: Discussion & Conclusion

This study aimed to look the WLB of the employees in the Bangladeshi private banks, and investigated, from their perspective, how they can attain working time capability and how effective working time capability is for improving their working conditions. Previous research from the developing country context more often looked at the working conditions of blue-collar workers with an assumption that these workers are more deprived in terms of pay, job security, and working conditions than white-collar workers. However, I found both of these occupational groups suffer from difficult working conditions but the difficulties differ between them.

I argued that the Bangladeshi government and its BLL 2006 prioritized improving the working conditions of blue-collar workers; as a result, the poor working conditions of white-collar workers has not yet been remedied or addressed (Bangladesh, Halima, & Rahman, 2007; Human Rights Watch, 2015; ILO, 2013, 2014). Several experts and reports (Bangladesh, 2011; Colling & Terry, 2010; Emmenegger, 2014; Ferrie & World Health Organization, 1999; ILO, 2012; Raess & Burgoon, 2006) show that due to deregulation, low job availability in the formal sector, and the non-existence of labour unions, white-collar workers in Bangladeshi private banks tend to be exploited by their employers. This includes long working hours, delays in wage payment, job insecurity, dismissal without cause, and high stress (Ahmed, 2015; Rahman et al., 2013; Tabassum et al., 2011; The Daily Star, 2015). Finally, I observed from both of the present studies that employees are the best resource to understand the current banking culture and working conditions in Bangladeshi private banks. That is, when employees gain the

freedom to choose their own working time capability, then the possibility of attaining WLB will be higher.

My aim in Study 1 was to find a definition of working time capability from the unique perspective of Bangladeshi private banking employees. I completed a qualitative interview study to hear from the workers themselves what they believe will allow them to have the freedom to control their working time. I developed a new quantitative measure of working time capability, tailored to the expressed needs of these workers, from the results of Study 1. My aim in Study 2 was to find how this newly developed working time capability measures predict work well-being measures, as well as its capacity to predict something additional in outcomes above and beyond currently used measures of general WLB of the banking employees.

Both Study 1 and Study 2 findings show clear evidence that banking employees are working for long working hours without any overtime payment, intense workload, last minute work, job stress, and back pain as common work experiences in Bangladeshi private banks. Study 1 results show that employees tend to accept these adverse situations as a part of their life because of the fear of losing their job. Study 2 results show that employees are often subject to job risks, burnout, physical health symptoms, and negative emotions and anxiety. Furthermore, the definition and measure of working time capability for Bangladeshi banking workers obtained from Study 1 can be considered as effective for predicting employees' well-being. When compared with the WFC and current WLB of the Bangladeshi banking employees, Study 2 results show that working time capability is a good predictor for cynicism, physical risks and symptoms, and four of the mental health symptom items; however, it did not have any additional prediction of

employees' exhaustion and emotional efficacy. Study 2 results also show that working time capability predicts some additional variance in exhaustion but it was not significant, and that typical measures of WLB already predict some significant variance in efficacy, which overlaps with the measure of working time capability.

Study 1 showed that female participants have the double burden of maintaining work and family life. Study 2 found supportive evidence from Study 1 that female employees do not spend long hours in the bank, but it is likely that female employees spend long hours at home due to their family responsibilities. The general focus of this study emphasized work that occurs at the workplace, and treated life at home as all equal. Although this study did not emphasize women's unpaid work, the majority of the working women also deal with the majority of the unpaid work at home. According to the United Nations and United Nations Development Programme (2003), unlike for men, the global trend for women is that they cannot devote as much time to paid work because of their domestic responsibilities. Time-use studies on both developed and developing countries shows that women tend consider paid work as secondary; as a result, they are less likely to accept long working hours at the workplace (United Nations and United Nations Development Programme, 2003). Therefore, if paid and unpaid work are combined, then female workers are likely to be working more hours in total than males. Agarwal, Humphries, and Robeyns (2005) show that there are several debates on how time is utilized by men and women at home. Some studies show that men spend longer hours on leisure activities; some revealed men and women tend to have similar quantities of free time. Most of the studies confirm that there is a gender gap in how leisure is enjoyed, and on average men enjoy higher quality leisure than women do because

women's leisure usually is interrupted by domestic work (Agarwal et al., 2005). In terms of WLB, women with this "double burden" tend to have poor WLB because their domestic work, such as cooking, elder care, child care activities, cannot be postponed, which generates more stress for them (Agarwal et al., 2005).

Moreover, Study 2 results showed that female employees suffer from verbal abuse and sexual harassment; therefore, it can be said that the Bangladeshi banking organizational culture is more male-dominated and there is perceived gender discrimination. Verbal abuse and sexual harassment towards women at the workplace leads to stress and job dissatisfaction, thus poor WLB (Rogelberg & Sage Publications, 2007; Schermerhorn, Osborn, Hunt 2000). It was also evident in Study 1 that male employees sometimes consider female employees as weak or slow. Therefore, patriarchy is evident in the banking sector. It is important to note that sexual harassment and verbal abuse towards women is common in urban Bangladesh. Due to the rigid culture, fear and shame, the incidents of sexual violence remains underreported (Ahmed, Jackson, Ahmed, Ferdous, Rifat, Rizvi, Ahmed, Mansur, 2014). Due to underreporting and lack of evidence, law-enforcement agencies remain unable to function in favor of victims (Ahmed et al., 2014). Male dominance is also prevalent in Bangladeshi culture and in some corporate cultures (Cain, Khanam, Mahmud, 1979). Kimmel and Messner (1992) argue male dominated organizations do not prefer females at the workplace. Male workers often discourage women at the workplace and encourage them to take household responsibility (Kimmel & Messner, 1992). Overall, the rigid culture and male domination in Bangladesh are two of the most common problems for female workers and their poor WLB; as a result, sometimes they face several barriers at the workplace and

outside. Therefore, for female workers, sexual harassment and verbal abuse remain a major obstacle at the workplace.

Study 1 showed employees accept poor WLB because of job insecurity, which is highlighted in the literature review. Deregulation, weakened labour power, and increased unemployment has resulted in employees having very limited power to raise their voice against poor working conditions (Cassitto & Gilioli, 2003; Clouston, 2015; Houtman et al., 2007; Leka et al., 2004). Under the above circumstances, an individual who has a job feels lucky and perceives it is better than being unemployed.

The BLL 2006 remains ineffective in the banking sector for two reasons. First, BLL 2006 did not specify any working hours for the commerce and offices (Bangladesh, 2011; ILO, 2013). Second, several private banks have clauses that legally allow employers to dismiss employees without any reason (The Daily Star, 2015). Ahmed (2015) also reported similar incidents and showed that private banks do not follow any corporate rules; however, BLL 2006 remains ineffective to take action against those banks. Additionally, after the fire hazards in Bangladeshi garments factories became publicly well known, the ILO started pressuring the Bangladeshi government to improve the working conditions of blue-collar workers (ILO, 2015). This fire hazard incident also received the attention of news, media and academics around the world (Alam & Hossain, 2013; ILO, 2015). As a result, the Bangladeshi government and its legislations are more concerned with improving the working conditions of blue-collar workers.

The Bangladeshi private banking industry—as a whole—does not follow any specific working hours and human resource policies for their employees. As a result, employees do not have enough control over their job. According to the job demand-

control model, job demand and level of job control affects a worker's personal development and well-being (Karasek & Theorell, 1990). In this model, a high level of control over work, manageable job demands, and support correlated with higher levels of job satisfaction and well-being, thus WLB (Karasek & Theorell, 1990; Sundin, 2009). Both Study 1 and Study 2 results showed that working time capability has some positive influence over workers' levels of job control and manageable job demands. Therefore, working time capability can lead to employee well-being and WLB for the banking workers.

Political imbalance (*'Hartal'*) is one major obstacle to employees' WLB and working hours. The concept of *'Hartal'* is common in Bangladesh and in other parts of South Asia, which can be viewed as a legitimate democratic right. In the South Asian politics, *'Hartal'* is used as a political tool that can be viewed as a frustration of opposition parties against the ruling party. This often takes the form of crowd in the street, preventing people from going to work, violence towards ordinary citizens, and destruction of property, often with fire. Due to *'Hartal'*, many businesses choose to remain closed during these times. As a result, some offices operate their business during the weekends and sometimes require extended operating hours during the regular working days. This is done to make up lost time from *'Hartal.'* It is also important to note that firms do not offer any extra payment for working during the weekends or longer hours (Beyond Hartals Towards Democratic Dialogue in Bangladesh, 2005).

Both studies confirmed that employees in the banking sector have poor WLB; however, the components of working time capability can contribute to their well-being. From the developing country context, this finding has some implications to attain WLB

and employee well-being for the white-collar occupational groups. If banking employees in Bangladesh can attain working time capability then it could improve their current working conditions.

Study Limitations & Recommendations for Further Research

Every study has limitations. I also had some limitations in both studies.

In Study 1 my aim was to sample new interviewees until I reached a saturation point without new information. As I mentioned in Chapter 3, the most challenging part for Study 1 was to recruit participants, since they were reluctant to give interviews for their privacy and job security. Due to time constraints, I was somewhat able to recruit 6 participants to reach a saturation point, and begin my analysis with their interviews. Time differences between Canada and Bangladesh were another issue, which also limited my recruitment process. Bangladesh (*Dhaka*) is 9 hours ahead of Canada (Halifax). Therefore, I had to design my study 2 questionnaire based on the responses of six interviews. In future, doing research directly on the location will allow researcher to recruit more participants.

In Study 1, to ensure my participants' privacy and job security, I never asked them their bank names; as a result, I was not able to identify if some or all of my respondents belong to the same bank or not. In addition, it was hard to get participants, especially those who have higher level of work and family demands (*e.g.*, working mothers), this applies to both studies. The whole Study 1 interview process took approximately 30 minutes on an average, which is time consuming for the participant who has a higher level of work and family demands. Therefore, there is a possibility that

six interviewees may not represent full range of WLB. However, it is evident that poor WLB exists in Bangladeshi private banks. In Study 2, I was only able to capture participants from first level and mid-level workers. Based on Study 1 and Study 2 outcomes, I assume top-level managers are experiencing poor WLB because this group of workers has more responsibility than the first level and mid-level workers in the banking sector. It is difficult to justify what components of working time capability will help them to attain WLB. Therefore, further research should seek a wider range of employees to understand how WLB varies at different management levels.

In Study 1, one potential problem for using Skype was recording the audio only instead of both audio and video. Capturing video in the future may allow me to understand their facial expressions. Lead with this, using Skype allowed to connect with the white-collar employees in the developing world, which saved my time and cost of travelling.

In Study 1, no participant reported about verbal abuse and sexual harassment. Due to the cross-cultural sensitivity, I avoided asking this question during the Skype interview. In Study 2, I faced some other cross-cultural barriers. I used English in Study 2 questionnaire, which was problematic for the Bangladeshi workers. For instance, it is more likely that participants did not fully understood psychological concepts in the question (scales) and some words and terms were not defined to them (*e.g.*, sexual harassment, feeling blue and downhearted). In both Study 1 and Study 2, I was aware about cross-cultural sensitivity; however, cross-language research remained as a barrier for me. As a result, I found the reliability of some of the scales is low. Squires (2009) showed that in a cross-language research, the production of trustworthy research depends

on providing rich description of the questionnaire and performing a pilot test interview. Further research should consider cross-language barriers, and conducting research using same language would provide better result. In Study 2, I had some shortcomings in the demographic questionnaire (the wording of the question about hours spent at work and home was not very clear for my participants). Further research should make a clear distinction between hours spent at home and hours spent at work by explaining the activities (sleep, leisure, and household work).

In conclusion, I would say the measure of working time capability has widespread implications from the developing country context. A majority of the white-collar employees in Bangladesh are monthly paid, and they do not have flexible working practices (*e.g.*, part-time, job-sharing, compressed hours). As a result, the WLB components that are practiced in the EU and developed countries are not suitable in white-collar employment context in Bangladesh. In that case, working time capability can be a better alternative solution from the developing country context.

Therefore, I would say the owners of banks should understand that the exploitative nature towards white-collar workers could be minimized by using working time capability. If banks introduce some of the components of working time capability to see the performance of the employees improves, because both studies showed that this measure has a positive association with higher productivity and efficiency. The banks intentions to minimize costs at employees' expense may lead to higher turnover, which will increase the overall cost for the banks for hiring new employees (*e.g.*, cost for advertisement, recruitment, and training). Components of working time capability such as breaks and refreshments can be a good strategy for banks to improve employees'

performance and productivity, which may lead banks to maximize their profits and at the same time, employees will have some control over their jobs. This will lead to employees' psychological well-being in the banking sector and this is in the banks' own best interest.

From the gender perspective, legal reform and social change is necessary to promote gender equality at the workplace and outside the workplace (Sen, 2001). The Bangladesh government has several laws against sexual harassment and unequal treatment against women. Additionally, Bangladesh government also has a legal aid and human rights organization for women, known as '*Ain o Salish Kendra*' (ASK) that provides legal and social support to disempowered women and workers. Women have several legal supports; however, male dominating, patriarchy, and rigid culture, gender inequality remains a national problem in Bangladesh (Ahmed et al., 2014; Kenschaft, 2015; Kimmel & Messner, 1992; Rutherford, 2001).

From a broader national context, the Bangladeshi government can strengthen its legislation and national policies that can help to determine working hours, paid overtime, and other WLB factors for white-collar workers. For instance, the government should ratify international working hour standard for the office and commerce sectors. The Ministry of Labour and Employment and Bangladesh Bureau of Statistics Bangladesh can also play a major role in doing research on white-collar workers, since their databases do not have much on white-collar workers.

Bangladesh can also learn some lessons from India related to employee well-being policies. For instance, the Indian government supports unions for banking employees that allows employees to fight against eliminating jobs, seek better working

conditions, and advocate income adjustment (Bank Employees Federation of India). It is observed that the Indian government provides social security such as pensions, gratuity, health care, and maternity benefit to white-collar workers (Nayyar, 2009). It is also evident that many Indian organizations adopted work practices from the developed countries, and some Indian organizations offer gymnasiums, day care facilities, canteens, and futons to take naps (Rajadhyaksha, 2012). Some of the above factors also encourage female workers to get jobs in the white-collar professions. Overall, India as a developing economy is doing a better job regulating the working condition of white-collar workers. If the Bangladeshi government can provide similar benefits to the white-collar workers, then there is a possibility that non-wage working conditions will be improved.

This research also conveys some messages to the policy makers of the Bangladeshi government, academics, journalist, and labour activist at local and international level. A consistent focus on the development of blue-collar workers in Bangladesh kept the white-collar workers isolated. I must caution three important factors. First, higher income does not strongly relate with better WLB for white-collar workers in Bangladesh. Second, compared to the developed and EU countries, white-collar workers are often exploited in the developing countries. Third, government should intervene in the private sector and impose standard working hour limit for white-collar employees. This study found white-collar workers have their own needs and preferences, which has been discovered by using the CA to development of white-collar workers in Bangladeshi private banking sector. The measure of working time capability can determine employees' well-being, which provides several freedoms to white-collar workers to improve their working conditions and WLB. Implementation of working time capability

will also allow female workers to participate in the white-collar labour force, because some of the components (*e.g.*, fixed working hours) will provide workplace flexibility to the female workers.

Working time capability also looked at social factors, such as workplace practice, labour policy, mental and physical health, and gender. It is important to note that there is a relation between poor WLB and health (Jackson & Palmer-Jones, 1998). Many developmental goals consider health as a fundamental freedom and poor health can be seen as a violation on human rights (Beneriia & Bisnath, 2004). On that note, we have seen working time capability has the ability to capture a core, specific health risk associated with white-collar workers in the banking sector. This can be an alternative approach to a single focus on economic growth, rather it focused more on social justice and human development (human condition). In the era of globalization, deregulation and its negative consequences (*e.g.*, unemployment, job insecurity, long work hour, weakening labour power, and exploitation), I believe working time capability towards employee development can be a better alternative to improve non-wage working conditions of white-collar workers, because it ask what workers' value and how workers' can achieve well-being from their workplace.

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Appendix

Appendix A

Interview Questionnaire

Thank you for participating to this interview session. This study is about achieving Work-Life Balance by implementing “working time capability” in the Bangladeshi private banks. The main aim of this interview is to generate idea about current work-life situation in Bangladeshi private banks (more specifically the time constraints). I would also like to know about your positive and negative thoughts on implementing “working time capability” (e.g., part-time, job-sharing, compressed hours, flextime). It will take 40 minutes to complete this interview. Your answers are confidential and you will not be identified in any way.

Section A: Introductory questions:

I would like to ask you some questions about your personal family life.

- I. Tell me about yourself and, your family?

Section B: Core questions:

Now, I would like to hear something about your work experience in the banking industry.

Work and its effect on health:

1. What kind of effect does your job have on your mental and physical health?
Please describe (**CIT: Negative effect on health**)
2. Do you think the demands of everyday life often get you down? When you get down, what you do for your survival/strategies to cope? (**CIT: Negative effect on health**)

The juggling of family life and work:

Now, I would like to hear something about how you are dealing with your family life and work

1. How do you juggle family life and work?
2. What policies at work, around schedules and time, would be most useful to helping you juggle this? Please describe (**CIT: Positive aspects to juggle work-life**)
3. Do any policies at work make it especially hard to juggle home life and work life?
Please describe (**CIT: Negative aspects to juggle work-life**)

Gender equality:

Now, I would like to know something about the employment equality in your bank.

1. Can you tell me something about the equality among male and female workers in your bank? Can you give me an example?
2. What are the facilities that female employees are getting from your bank (maternity leave, pre-natal leave)? Please describe **(CIT: Positive aspects towards gender equality)**

Productive efficiency:

Moving to the last section, I would like to know something about your productivity level at work, and your influence towards the management to modify your working hours

1. When someone is talking about “work-life balance” what does it make you to think about? What does that mean for you, and how is your “work-life balance”? (WLB explained) **(CIT: Either positive or negative aspects towards WLB)**
2. Do you usually face any last moment work? How do you deal with last moment work? Please describe a situation **(CIT: Negative aspects towards productive efficiency)**

Ending question- your capacity to influence working hours:

Now, I would like to finish this interview session with few more questions about the working time capability that may/may not improve your work-life condition as an employee.

1. Overall, how do you feel about your work-life for last 5 months? Please describe **(CIT: Either positive or negative aspects towards WLB for last 5 months)**
2. What kind of “working time capability” can provide you to balance your work and life? For example: part-time (working less than full-time hours), job-sharing (two people do one job and split the hours), compressed hours (working full-time but over few days), flextime (employee flexibility of arrival and departure time, within “office hours”) or something else that fits your expectation? And why?
3. If you get another job that provides you better “working time capability” (your selected examples) with similar pay, will you leave your current position? Why/why not?

4. In general, what is important to you? Great salary with no work-life balance or reasonable salary with work-life balance? Please describe

Thank you very much for your time

Appendix B



One University. One World. Yours.

RESEARCH ETHICS BOARD

Department Office
T 902.420.5728
F 902.496.8772
E ethics@smu.ca

Certificate of Ethical Acceptability for Research Involving Humans

This is to certify that the Research Ethics Board has examined the research proposal:

SMU REB File Number:	15-080
Title of Research Project:	Work Life Balance and the Managerial Level Employees: A Study on Implementing the Capabilities Approach in Bangladeshi Private Banks.
Faculty, Department:	Science, Psychology
Faculty Supervisors:	Dr. Debra Gilin Oore
Student Investigator:	Hasinur Rahman Ghazi

and concludes that in all respects the proposed project meets appropriate standards of ethical acceptability and is in accordance with the Tri-Council Policy Statement: Ethical Conduct of Research Involving Humans (TCPS 2) and Saint Mary's University relevant policies.

Approval Period: December 4, 2014 – December 4, 2015*

Continuing Review Reporting Requirements

ADVERSE EVENT

Adverse Event Report: <http://www.smu.ca/academic/reb/forms.html>
Adverse events must be immediately reported (no later than 1 business day).
SMU REB Adverse Event Policy: <http://www.smu.ca/academic/reb/policies.html>

MODIFICATION

FORM 2: <http://www.smu.ca/academic/reb/forms.html>
Research ethics approval must be requested and obtained prior to implementing any changes or additions to the initial submission, consent form/script or supporting documents.

YEARLY RENEWAL*

FORM 3: <http://www.smu.ca/academic/reb/forms.html>
Research ethics approval is granted for **one year only**. If the research continues, researchers can request an extension one month before ethics approval expires.
FORM 4: <http://www.smu.ca/academic/reb/forms.html>
Research ethics approval for course projects is granted for **one year only**. If the course project is continuing, instructors can request an extension one month before ethics approval expires.

CLOSURE

FORM 5: <http://www.smu.ca/academic/reb/forms.html>
The completion of the research must be reported and the master file for the research project will be closed.

*Please note that if your research approval expires, no activity on the project is permitted until research ethics approval is renewed. Failure to hold a valid SMU REB Certificate of Ethical Acceptability or Continuation may result in the delay, suspension or loss of funding as required by the federal granting Councils.

On behalf of the Saint Mary's University Research Ethics Board, I wish you success in your research.


Dr. Jim Cameron
Chair, Research Ethics Board, Saint Mary's University

Appendix C

Recruitment letter (for researcher's Facebook status and email invitation)

Facebook recruitment letter:

I am conducting a research on “Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks.” and I am inviting individuals who are currently working in any Bangladeshi private banks in Dhaka to participate in this research.

Even if you are working/not working in any private banks, still you can forward this request to your friends, family, and corporate networks through Facebook.

Participation in this research includes taking a Skype interview (in audio format) about your experience toward your work and life in the private banks. The interview will take approximately 40 minutes (maximum 60 minutes).

Should any you decide to participate in this study, anonymity would be guaranteed. Please do not think that you have to participate solely because you obtained this letter. If you do not wish to participate, I thank you for your time. If you do wish to participate, please contact me at hasinur88@gmail.com or +1 902 880 6700 for the initial screening process.

Your help is very much appreciated!

Email recruitment letter:

Hello, My name is Hasinur Rahman Ghazi, and I am a student enrolled in the Master's program at the Saint Mary's University, Halifax, Nova Scotia, Canada.

I am conducting a research on “Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks.” and I am inviting individuals who are currently working in any Bangladeshi private banks in Dhaka to participate in this research. Even if you are working/not working in any private banks, still you can forward this request to your friends, family, and corporate networks through emails.

Participation in this research includes taking a Skype interview (in audio format) about your experience toward your work and life in the private banks. The interview will take approximately 40 minutes (maximum 60 minutes).

Should you decide to participate in this study, anonymity would be guaranteed. Please do not think that you have to participate solely because you obtained this message, it is voluntary. If you do not wish to participate, I thank you for your time. If you do wish to participate, please contact me at hasinur88@gmail.com or +1 902 880 6700 for the initial screening process.

Your help is very much appreciated!

Sincerely,

Hasinur Rahman Ghazi

MA Candidate (International Development Studies),

Saint Mary's University, Halifax, NS

Canada

Appendix D

Informed consent form

INFORMED CONSENT FORM

Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks.

SMU REB # 15-080

Hasinur Rahman Ghazi

International Development Studies

Saint Mary's University, 923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 8806700; Email address: hasinur88@gmail.com

Faculty Supervisor: Dr. Debra Gilin Oore

Psychology

Saint Mary's University, 923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 4916211; Email address: Debra.Gilin@smu.ca

INTRODUCTION

As part of my Masters thesis, I am conducting research under the supervision of Dr. Debra Gilin Oore. For this purpose, you are being invited to participate in this research called "Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks."

Before you decide whether to participate, it is important for you to understand that your participation is voluntary, and your participation will not affect my course grade or work status.

It is also important for you to understand why this research will be undertaken. Therefore, please take the time to read the following information carefully, and discuss it with others if you wish.

If anything is not clear to you, or if you would like to have more information, please feel free to email me at hasinur88@gmail; or call# +1 902 8806700.

PURPOSE OF THIS RESEARCH

- This research will focus on the employees working with the Bangladeshi private banks, since banking jobs are now one of the most dynamic and challenging jobs in Bangladesh. The study will put emphasis on the concept called “Work-Life Balance” (henceforth WLB) for the Bangladeshi private banking sector employees. The purpose of this research is to generate ideas about the current WLB in the Bangladeshi private banks.
- The aim of this study will be introducing the concept of “working time capability” (flexible working strategy) in Bangladeshi private banks, so that the employees can attain WLB in their workplace.

WHO IS ELIGIBLE TO TAKE PART? (OR WHO IS BEING INVITED TO PARTICIPATE?)

Who can?

- All the employees working in the Bangladeshi private banks working in the capital city- “Dhaka” are eligible to participate in this research. The population includes-
 - Employees (both male/female) from the top management (e.g., CEO, VP - includes all departments),
 - Employees (both male/female) from the middle management (e.g., Managers that includes all the departments),
 - Employees (both male/female) from the supervisory level management (e.g., executives (senior/junior).
- Age range- lower 18, and upper 70

Who can't?

- Those who are currently not working in the Bangladeshi private banks.
- Those who are outside of Dhaka city.

WHAT DOES PARTICIPATING MEAN? (OR WHAT WILL I HAVE TO DO?)

Where?

- Through Skype application program. I will record the “audio” format. The video option will be switched off.

What?

- There will be two sections for the interview question, these are
- Section A: Introductory questions (general question).
- Section B: Core questions (central question).
- Section B are divided into 5 categories, and each category contains 2-3 questions.
- None of the sections contain any question that will hamper your privacy.
- None of the sections contain any question that will ask you to disclose any intimate or sensitive information.
- Just for your general interest, 2 sample questions are given below:
 - How do you juggle family life and work?
 - Overall, how do you feel about your work-life for last 5 months? Please describe
When/How long?
- The interview process will take 40 minutes to complete (or 60 minutes maximum).
- The interview will be done at one time.

WHAT ARE THE POTENTIAL BENEFITS OF THIS RESEARCH?

- Participants (employees) will have the opportunity to engage and it could be interesting for them to participate in the interview.
- The study may benefit society by identifying the need for a family-friendly and employee centered workplace, and policies that could help support this in private Bangladeshi companies.

WHAT ARE THE POTENTIAL RISKS FOR PARTICIPANTS?

- I expect that if you participate, there is a minimal risk that you may experience one of the following to some degree:
 - You may get emotional while expressing work-life struggles with the researcher
 - There is a chance of loss of privacy or disclosure of your information
- In order to mitigate these risks, I will
 - take a break/end the interview session (upon your request),
 - maximize your privacy by conducting this interview in a private room and in the “Bengali” language. Further, I ask that you do not mention names of

people or organizations in your interview so that the Skype recording has no identifying information.

- I will not ask you to disclose any intimate or sensitive information. If you do, then a simple protocol will be followed (I will ignore those parts by moving to the next question),
- If I obtain some new information, then you will be informed through email/phone about the information,
- As an academic and a researcher, I am ethically committed to ensure your confidentiality, I have no past, current, or planned relationship with any private banks in Bangladesh.

WHAT WILL BE DONE WITH MY INFORMATION? (OR WHO WILL HAVE ACCESS TO IT?)

Types of Information will be collected, and how it will be analyzed:

- Indirectly identifying (you will be sharing your experience)
- Coded (each of your answers will be converted to a code for further analysis)
- Anonymous (you will not be asked to disclose your name and or bank name)
- You will be asked to disclose your gender, age, number of family members, your address and phone number.
- For analysis you will be identified as “XX.1... XX.2... and so on”
- You will be requested to select a private room for the Skype interview session.
- Will the data be kept confidential?

I will make sure the security of your information. Please read below to know more about your data confidentiality process-

- a) Only 2 individuals (my supervisor and myself) will have the direct access to your data,
- b) The Saint Mary’s University Research Ethics Board,
- c) The recorded audio file will be kept within myself and my supervisor. However, in any case you will not be identified with your name. I will use “XX.1... XX.2... and so on” to identify you,
- d) For your privacy, I will not be asking your name during the interview session,

e) This study does not have any other parties (except above) and I will be taking your interview. Therefore, no names will be taken (except mine) during the interview session,

f) In case if you mention your name or any other names, then it will be omitted from the data,

g) The overall research result will be non-identifying (no names will be available in the research result).

How will data be kept secure?

I will follow the below steps to protect the privacy of your participation, that includes-

a) All the data will remain secure within myself,

b) All the information will kept in my personal laptop (with a password protected application) for further analysis,

c) All the data will be stored for 1 year from August 2015.

d) In case, if I leave Canada, then all the data will be stored in the Supervisor's lab (MM315). That lab has locked space with locked file cabinet, and password protected computers. Therefore, I can transfer data if required.

- Dissemination of research results:

Once all the data are collected and analyzed for this study, I plan on sharing the information with my partner organization, so that they can publish the outcome in their university journal.

- Dissemination of research results to participant

You as a participant will get the results of this study through emails (if you are interested). I am expecting to disseminate the result of this study by December, 2015. If not requested, then I will not communicate with you for your privacy purpose.

WHAT TYPE OF COMPENSATION IS AVAILABLE FOR PARTICIPATION?

- No compensations will be provided in this research.

HOW CAN I WITHDRAW FROM THIS STUDY?

- As you are participating voluntarily, therefore you can “*withdraw from the research study at any time without penalty*”

- As a participant of this study, you will be given a 3 weeks time frame to withdraw your participation. If you do, then all of your information will be deleted from the researchers' data base.
- However, after completion of 3 weeks, you will not be able to withdraw your participation from this research.
- You can withdraw your participation by sending an email/call to the researcher (contact details are available on the top).

HOW CAN I GET MORE INFORMATION? (OR HOW CAN I FIND OUT MORE ABOUT THIS STUDY?)

- If you need more information about this study, then you can contact me,
- Also you can contact the thesis supervisor (all the contact details are available on the top),
- If you have any question for any ethical issues; then you can also contact the The Saint Mary's University Research Ethics Board, you can find them at ethics@smu.ca or +1 902 420-5728,
- Feel free to contact me or the supervisor whenever you feel any issues regarding the research,
- I am committed to answer your queries within 24 hours (except weekends),
- If you wish to participate, then please reply me at hasinur88@gmail.com
- I am emailing this consent form in advance of the interview. If you want to participate, then please have it accessible at the start of the interview, at which time I will read it with you. So, instead of a signature at the end, I will simply ask you whether you understand the consent form, whether you have any questions for me, and finally, whether you agree. If you agree, then I will start recording your verbal consent, followed by interview questions.

Certification:

The Saint Mary's University Research Ethics Board has reviewed this research. If you have any questions or concerns about ethical matters or would like to discuss your rights as a research participant, you may contact the Chair of the Research Ethics Board at ethics@smu.ca or 420-5728.

Signature of Agreement:

Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks.

I understand what this study is about, appreciate the risks and benefits, and that by consenting I agree to take part in this research study and do not waive any rights to legal recourse in the event of research-related harm.

I understand that my participation is voluntary and that I can end my participation at any time without penalty.

I have had adequate time to think about the research study and have had the opportunity to ask questions.

Participant

Signature : _____ Name
(Printed) : _____ Date : _____

(Day/Month/Year)

Principal Investigator

Signature : Hasinur Rahman Ghazi Name (Printed) : Hasinur Rahman Ghazi
Date : _____

(Day/Month/Year)

Please keep one copy of this form for your own records.

Appendix E

Feedback letter

FEEDBACK LETTER

Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks.

SMU REB File # 15-080

Hasinur Rahman Ghazi

Saint Mary's University

International Development Studies

923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 8806700; Email address: hasinur88@gmail.com

Faculty Supervisor: Dr. Debra Gilin Oore

Psychology

Saint Mary's University, 923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 4916211; Email address: Debra.Gilin@smu.ca

Date: XXXX

Dear XX

I would like to thank you for your participation in this study.

As a reminder, the purpose of this study is to generate ideas about the current Work-Life Balance (henceforth WLB) in the Bangladeshi private banks. The data collected during interviews will contribute to a better understanding of the current WLB situation in the Bangladeshi private banks.

Please remember that any data pertaining to you as an individual participant will be kept confidential with a protected application program. Once all the data are collected and analyzed for this project, I plan on sharing this information with the research supervisor, reader, researcher and the Saint Mary's University Research Ethics Board (REB).

If you are interested in receiving more information regarding the results of this study, or if you have any questions or concerns, please contact me at either the phone number or email address listed at the bottom/top of the page.

The study is expected to be completed by August 2015. If you would like a summary of the results, please let me know by providing me with your email address. When the study is completed, I will send it to you.

As a participant, you may have gone through no or minimal risk during the interview session. Most probably for you, this study triggered two types of risks – psychological and social. However, I made sure that these risks were minimized. During the interview, these risks were mitigated by the following strategies-

- Emotional risk- break/end the interview session,
- Social risk- your privacy has been secured by conducting this interview in a house (private room), and you were also requested to select a private room for the interview. Additionally, the interview session has done by using “Bengali” language, which helped to maximize your privacy issue.

Additionally, I did not ask you to disclose any intimate or sensitive information, even If you did, then I followed a simple protocol (the researcher took notes, and it is beyond the purpose of the interview and redirected the participant to the employment question at hand), this interview asked you to discuss potentially upsetting aspects of your daily life, so while there may be emotion, it is expected to be at the daily typical level of the individuals.

If I obtain some new information, then you will be informed through email/phone about the information.

As with all Saint Mary's University projects involving human participants, this project was reviewed by the Saint Mary's University Research Ethics Board. Should you have any comments or concerns about ethical matters or would like to discuss your rights as a research participant, please contact the Chair of the Research Ethics Board at 902-420-5728 or ethics@smu.ca.

Appendix F

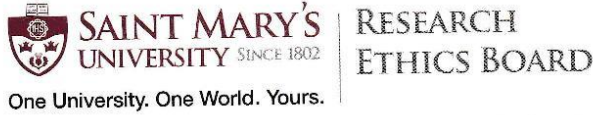
Five dimensions (Boulin et al., 2006) & assigned sub-themes (codes) with description

Category/Dimensions	Assigned Codes	Code description
The effect of 'Working Time Capability' on health	Work longer hours	Working for more than usual (regular) working hours
	Mental pressure	Under stressful conditions/one person is taking load of two person, workload, pressure
	Pain: physical	Back pain/pain and other physical sickness
	Stress: High	High stress level in the workplace
	Stress: Low/None	Lower stress level in the workplace
	Survival strategy under stress	Individual employee strategy/ideas to cope up with the stressful situation- Refreshment, going out, family/friends, relaxation
	Tiredness	Tired of working, sitting, working for longer hours
The juggling of family life and work	Manage juggling work and life: Easy	Employees find juggling work and life is easy
	Manage juggling work and life: Hard	Employees find juggling work and life is hard Negative policies (workload, time, management, last moment work) taken by the Banks. These policies make it hard for employees to juggle work & life
	Negative policies	Policies at work that is most useful to help employees to juggle Work and life, accepting day-off
	Policies to juggle: Day off	Policies at work that are most useful to help employees to juggle Work and life,
	Policies to juggle: Vacation	

		vacation/holidays/weekends
	Policies to juggle: Less workload	Policies at work that is most useful to help employees to juggle Work and life, providing less workload to their employees
	Policies to juggle: Job rotation	Policies at work that is most useful to help employees to juggle Work and life, Changing job tasks/station/departments
Gender equality	Perceived bias towards female	Bias towards female: Considering female as weak/slow in doing tasks
	Equal employment	No bias between male & female
	Female facilities	Female facilities- Maternity leave, early leave, help, granting a request for a day-off, providing transportation
	Perceived bias towards male	Bias towards male: tasks given to males, female leaves earlier than male
Productive efficiency	Concentration at work when working longer hours	Employee concentration at workplace gradually becomes lower when they work for longer hours.
	Political imbalance affects WLB	Political imbalance/unrest perceived as an unfavorable factor for employees. It leads employees to work extra hours and sometimes during weekends
	Presence of last moment works & forced completion	The intensity of last moment works at banks, and the consequences of the last moment work
Workers' capacity to influence their	Employee choice to attain WLB: Break	Employees consider giving break during the working hour is a choice to attain WLB

working hours	Employee choice to attain WLB:	Employees consider arranging some entertaining materials (games, refreshment, tours) is a choice to attain WLB
	Entertainment Importance in life	Employees consider money is more important than WLB
	:Money Importance in life:	Employees consider WLB is more important than money
	WLB	Employees consider changing in career if they get better WLB. Factors also includes- salary, benefits, transportation, society, status, family acceptance, security, management of the company
	Interest to change career with better WLB	
	Overall satisfaction for WLB: Negative	Employees believe that they do not have WLB
	Employee choice to attain WLB: Fixed work hours	Employees consider a fixed set of working hour is a choice to attain WLB
	Overall satisfaction for WLB: Positive	Employees believe that they do have WLB

Appendix G



Department Office
 T 902.420.5728
 F 902.496.8772
 E ethics@smu.ca

Certificate of Ethical Acceptability for Research Involving Humans

This is to certify that the Research Ethics Board has examined the research proposal:

SMU REB File Number:	15-080
Title of Research Project:	Work Life Balance and the Managerial Level Employees: A Study on Implementing the Capabilities Approach in Bangladeshi Private Banks.
Faculty, Department:	Science, Psychology
Faculty Supervisors:	Dr. Debra Gilin Oore
Student Investigator:	Hasinur Rahman Ghazi

and concludes that in all respects the proposed project meets appropriate standards of ethical acceptability and is in accordance with the Tri-Council Policy Statement: Ethical Conduct of Research Involving Humans (TCPS 2) and Saint Mary's University relevant policies.

Approval Period: December 4, 2014 – December 4, 2015*

Continuing Review Reporting Requirements

ADVERSE EVENT
 Adverse Event Report: <http://www.smu.ca/academic/reb/forms.html>
 Adverse events must be immediately reported (no later than 1 business day).
 SMU REB Adverse Event Policy: <http://www.smu.ca/academic/reb/policies.html>

MODIFICATION
 FORM 2: <http://www.smu.ca/academic/reb/forms.html>
 Research ethics approval must be requested and obtained prior to implementing any changes or additions to the initial submission, consent form/script or supporting documents.

YEARLY RENEWAL*
 FORM 3: <http://www.smu.ca/academic/reb/forms.html>
 Research ethics approval is granted for **one year only**. If the research continues, researchers can request an extension one month before ethics approval expires.
 FORM 4: <http://www.smu.ca/academic/reb/forms.html>
 Research ethics approval for course projects is granted for **one year only**. If the course project is continuing, instructors can request an extension one month before ethics approval expires.

CLOSURE
 FORM 5: <http://www.smu.ca/academic/reb/forms.html>
 The completion of the research must be reported and the master file for the research project will be closed.

*Please note that if your research approval expires, no activity on the project is permitted until research ethics approval is renewed. Failure to hold a valid SMU REB Certificate of Ethical Acceptability or Continuation may result in the delay, suspension or loss of funding as required by the federal granting Councils.

On behalf of the Saint Mary's University Research Ethics Board, I wish you success in your research.


 Dr. Jim Cameron
 Chair, Research Ethics Board, Saint Mary's University

Appendix H

Study 2 recruitment letter

Facebook recruitment letter (For Facebook message to my friends and ex. co-workers, my status in Facebook, posting to the fan pages of different Bangladeshi private banks)

I am conducting a research on “Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks” through an online survey, which will take around 20-30 minutes. I am inviting individuals who are currently working in any Bangladeshi private banks in Dhaka to participate in this research. If you are working/not working in any private banks, still you can forward this request to your friends, family, and corporate networks through Facebook.

Should you decide to participate in this study, anonymity would be guaranteed and it is voluntary. If you do wish to participate, please click the following link for the survey <http://fluidsurveys.com/surveys/diane-9t2/test-learn-fluid/>

For further information please contact me at hasinur88@gmail.com or call +1 902 880 670. Your help is very much appreciated!

Facebook recruitment letter (For Facebook message to the university faculties of my partner organization, ex. senior co-workers)

Dear Sir/Madam

I am conducting a research on “Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks” through an online survey, which will take around 20-30 minutes. I am inviting individuals who are currently working in any Bangladeshi private banks in Dhaka to participate in this research. If you are working/not working in any private banks, still you can forward this request to your friends, family, and corporate networks through Facebook.

Should you decide to participate in this study, anonymity would be guaranteed and it is voluntary. If you do wish to participate, please click the following link for the survey <http://fluidsurveys.com/surveys/diane-9t2/test-learn-fluid/>

For further information please contact me at hasinur88@gmail.com or call +1 902 880 670. Your help is very much appreciated!

Email recruitment letter (General):

Hello, my name is Hasinur Rahman Ghazi, and I am a student enrolled in the Master's program at the Saint Mary's University, Halifax, Nova Scotia, Canada.

I am conducting a research on "Work Life Balance and the Managerial Level Employees: A study on Implementing the Capabilities Approach in Bangladeshi Private Banks." and I am inviting individuals who are currently working in any Bangladeshi private banks in Dhaka to participate in this research. **Even if you are working/not working in any private banks, still you can forward this request to your friends, family, and corporate networks through emails.**

Participation in this research includes taking an online survey about your experience toward your work and life in the private banks. The survey will take approximately 20 minutes (maximum 30 minutes).

Should you decide to participate in this study, anonymity would be guaranteed. Please do not think that you have to participate solely because you obtained this message, it is voluntary. If you do not wish to participate, I thank you for your time. If you do wish to participate, please click the following link for the survey <http://fluidsurveys.com/surveys/diane-9t2/test-learn-fluid/>

If you have any question then please contact me at hasinur88@gmail.com or call +1 902 880 670.

Your help is very much appreciated!

Sincerely,

Hasinur Rahman Ghazi

MA Candidate (International Development Studies),

Saint Mary's University, Halifax, NS

Canada

Appendix I

Study 2 online questionnaires, consent form, and feedback letter

INFORMED CONSENT FORM

Work Life Balance and the Managerial Level Employees: A study on implementing the Capabilities Approach in Bangladeshi Private Banks.

SMU REB # 15-216

Hasinur Rahman Ghazi

International Development Studies

Saint Mary's University, 923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 8806700; Email address: hasinur88@gmail.com

Faculty Supervisor: Dr. Debra Gilin Oore

Psychology

Saint Mary's University, 923 Robie Street, Halifax, NS B3H 3C3

Phone # +1 902 4916211; Email address: Debra.Gilin@smu.ca

INTRODUCTION

As part of my Master's thesis, I am conducting research under the supervision of Dr. Debra Gilin Oore. For this purpose, you are being invited to participate in this research called "Work Life Balance and the Managerial Level Employees: A study on implementing the Capabilities Approach in Bangladeshi Private Banks."

Before you decide whether to participate, it is important for you to understand that your participation is voluntary, and your participation will not affect my course grade or work status.

It is also important for you to understand why this research will be undertaken. Therefore, please take the time to read the following information carefully, and discuss it with others if you wish.

If anything is not clear to you, or if you would like to have more information, please feel free to email me at hasinur88@gmail; or call# +1 902 8806700.

PURPOSE OF THIS RESEARCH

- This research will focus on the employees working with the Bangladeshi private banks, since banking jobs are now one of the most dynamic and challenging jobs in Bangladesh. The study will put emphasis on the concept called “Work-Life Balance” (henceforth WLB) for the Bangladeshi private banking sector employees. The purpose of this research is to generate ideas about the current WLB in the Bangladeshi private banks.
- The aim of the Study 2 is to test the associations between a measure of working time capability and employee burnout, strain, mental health, and physical health and risks.

WHO IS ELIGIBLE TO TAKE PART? (OR WHO IS BEING INVITED TO PARTICIPATE?)

Who can?

- All the employees working in the Bangladeshi private banks are eligible to participate in this research. The population includes-
 - Employees (both male/female) from the top management (e.g., CEO, VP - includes all departments),
 - Employees (both male/female) from the middle management (e.g., Managers that includes all the departments),
 - Employees (both male/female) from the supervisory level management (e.g., executives (senior/junior)).
- Age range- lower 18, and upper 70

Who can't?

- Those who are currently not working in the Bangladeshi private banks.

WHAT DOES PARTICIPATING MEAN? (OR WHAT WILL I HAVE TO DO?)

Where?

- Through an online survey software, called “Fluid Surveys” (<http://fluidsurveys.com/>).

What?

- There will be four sections in the online survey questionnaire, these are-
- Section A: Demographic questions;
- Section B: General questions about your bank and job;

- Section C: Questions about your job burnout/stress, mental and physical health and risk;
- Section D: Questions about your Work-life balance, your work preference and desire from your bank;
- None of the sections contain any question that will hamper your privacy;
- None of the sections contain any question that will ask you to disclose any intimate or sensitive information.

When/How long?

- The survey will take 20 minutes to complete (or 30 minutes maximum).
- The survey will be done at one time.

WHAT ARE THE POTENTIAL BENEFITS OF THIS RESEARCH?

- Participants (employees) will have the opportunity to engage and it could be interesting for them to participate in the survey.
- The study may benefit society by identifying the need for a family-friendly and employee centered workplace, and policies that could help support this in private Bangladeshi companies.

WHAT ARE THE POTENTIAL RISKS FOR PARTICIPANTS?

- I expect that if you participate, there is a minimal risk that you may experience one of the following to some degree:
 - Upsetting feelings while expressing work-life struggles in the survey;
 - Disclosing some intimate or sensitive information (for example, about your mental and physical health);
 - Concern about being identified from disclosing your job position.
- In order to mitigate these risks, I will
 - Publish the result in a collective/summary format (e.g., percentage or ‘X’ number has ‘Y’ health issue);
 - Your job title & bank name will be asked, however, I will not be asking your name/identity, therefore it will be difficult to identify you with the job title and bank names;
 - Additionally, the result will be published in summary format (e.g., "X" number of participants are working as an Executive), all the outcomes of

the study will be based on total participants (e.g., in percentage format).

So, you as a participant will be always masked with other participants.

- As an academic and a researcher, I am ethically committed to ensure your confidentiality, I have no past, current, or planned relationship with any private banks in Bangladesh.

WHAT WILL BE DONE WITH MY INFORMATION? (OR WHO WILL HAVE ACCESS TO IT?)

Types of Information will be collected, and how it will be analyzed:

- Sample, you will be always identified as a number;
- Anonymous (you will not be asked to disclose your name).
- You will be asked to disclose your gender, age, marital status, number of family members;
- You will be asked to disclose your job title, department, your working hour, overtime hours;
- For analysis you will be identified as number (e.g., 40 samples says they are from bank X);
- You will be requested to select a private room for the survey session.

Will the data be kept confidential?

I will make sure the security of your information. Please read below to know more about your data confidentiality process-

- a) Only 2 individuals (my supervisor and myself) will have the direct access to your data;
- b) The Saint Mary's University Research Ethics Board;
- c) The survey data will be kept on my laptop, which is password protected;
- d) The survey software, "Fluid Surveys" is compliant with Canadian privacy (all data resides on Canadian servers) and accessibility standards (W3C). Accounts can also include SSL security (like online banks). Therefore, your data will be safe and secure (for further information please check: <http://fluidsurveys.com/popular-topics/canada/>);
- e) For your privacy, the survey will not be asking your name;

f) This study does not have any other parties (except above) and it will be an online survey;

g) The overall research result will be non-identifying (no names will be available in the research result).

How will data be kept secure?

I will follow the below steps to protect the privacy of your participation, that includes-

b) All the data will remain secure within myself,

b) All the information will be kept in my personal laptop (with a password protected application) for further analysis,

c) All the data will be stored for 1 year from August 2015.

d) In case, if I leave Canada, then all the data will be stored in the Supervisor's lab (MM315). That lab has locked space with locked file cabinet, and password protected computers. Therefore, I can transfer data if required.

- Dissemination of research results:
 - Once all the data are collected and analyzed for this study, I plan on sharing the information with my partner organization, so that they can publish the outcome in their university journal.
 - The result of the research will be emailed to you (if you are interested to get the results). In that case, you are required to email to me for the result. My email address/phone number will be mentioned in the consent and feedback forms (which will be accessible for you in the beginning and end of the survey).
- Dissemination of research results to participant
You as a participant will get the results of this study through emails (if you are interested). I am expecting to disseminate the result of this study by December, 2015.

WHAT TYPE OF COMPENSATION IS AVAILABLE FOR PARTICIPATION?

- No compensations will be provided in this research.

HOW CAN I WITHDRAW FROM THIS STUDY?

- It will be an online survey (with no identification), therefore a participant cannot withdraw their study after completing the whole survey;
- However, a participant can withdraw him/herself during the survey (by closing the survey window);
- If you withdraw yourself from the study during the survey, then the data will be removed from my database.

HOW CAN I GET MORE INFORMATION? (OR HOW CAN I FIND OUT MORE ABOUT THIS STUDY?)

- If you need more information about this study, then you can contact me;
- Also you can contact the thesis supervisor (all the contact details are available on the top);
- If you have any question for any ethical issues; then you can also contact the Saint Mary's University Research Ethics Board, you can find them at ethics@smu.ca or +1 902 420-5728;
- Feel free to contact me or the supervisor whenever you feel any issues regarding the research;
- I am committed to answer your queries within 24 hours (except weekends);
- I am attaching this consent form in the beginning of the survey. So that, before proceeding to the survey you can go through everything. If you want to participate, then please click next to start the survey. Clicking next ensure that you have understood the study protocol.

Certification:

The Saint Mary's University Research Ethics Board has reviewed this research. If you have any questions or concerns about ethical matters or would like to discuss your rights as a research participant, you may contact the Chair of the Research Ethics Board at ethics@smu.ca or 420-5728.

Signature of Agreement:

Work Life Balance and the Managerial Level Employees: A study on implementing the Capabilities Approach in Bangladeshi Private Banks.

I understand what this study is about, appreciate the risks and benefits, and that by consenting I agree to take part in this research study and do not waive any rights to legal recourse in the event of research-related harm.

I understand that my participation is voluntary and that I can end my participation at any time without penalty.

I have had adequate time to think about the research study and have had the opportunity to ask questions.

Please click the button below to enter in the survey!

Section A: Demographic questions:

1. Are you

Male	Female
------	--------

2. Are you

Single	Married
--------	---------

2a. If you are married, then do you have kids? (Skip if single)

Yes	No
-----	----

2b. If you have kids, then how many kids do you have? (Skip if single)

--

3. How many members are currently living with you?

--

Section B: General questions about your bank and job:

1. The name of your bank?

2. What is your job title?

3. What is your department? (e.g., Marketing, Customer service)

4. How long have you worked for the bank?

- a. Less than a month
- b. 1-11 months
- c. 1-2 years
- d. 3-4 years
- e. Over 4 years

5. How many hours you work per week?

6. How many hours do you usually spend with your family per week?

7. Are you a

- a. Salaried employee (lump/fixed pay regardless of hours worked)
- b. Hourly paid employee with no overtime (extra hours are unpaid)
- c. Hourly paid employee with extra hours paid (at the regular rate)
- d. Hourly paid employee with extra hours paid at a higher rate (overtime pay)

8. Do you normally work any hours outside the 'usual' working week? (Early morning or late night)

Yes	No	Not applicable
-----	----	----------------

9. What are the benefits you are getting from your bank?

Please check the box if provided:

Unpaid vacation	
Paid vacation	
Paid sick time off	
Unpaid sick time off	
Health care	
Vision care	
Dental care	
Pension plan	

Life insurance	
----------------	--

10. Thinking about your current job in the bank, how do you rate below factors?

Factors	Poor	Satisfactory	Good	Very good	Not applicable
Pay					
Location of workplace					
Holidays					
Interest in job					
Career development					
Employer					
Job security					
Flexible job arrangement					
Days off/maternity leave					
Bank status					
Job hours					
Gender equality					

11. Overall, how satisfied would you say you are with your banking job? Please use the check boxes to rate your experience:

Very satisfied	Satisfied	Somehow satisfied	Not very satisfied

Section C: Questions about your Job burnout/stress, mental and physical health and risk:

Instruction: For question 10-13, please use the check boxes to rate your experience:

12. Job burnout while you are working in your Bank. Job burnout is a special type of job stress - a state of physical, emotional or mental exhaustion combined with doubts about your competence and the value of your work.

Items	1 – never	2 – few times a year or less	3 – once a month or less	4 – few times in a month	5 – once a week	6 – few times in a week	7 – everyday
Items are proprietary and can only be shared with permission of the scale authors.							
Items are proprietary and can only be shared with permission of the scale authors							
Items are proprietary and can only be shared with permission of the scale authors							
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scale authors							
Items are proprietary and can only be shared with permission of the scale authors							
Items are proprietary and can only be shared with permission of the scale authors							

13. Your mental health condition/health status while you are working in your bank.

Items for your health status	All of the time	Most of the time	A good bit of the time	Some of the time	A little of the time	None of the time
I have been a very nervous person						
I have felt so down in the dumps that nothing could cheer me up						
I have felt calm and peaceful						
I have felt downhearted and blue						
I have been a very happy person						

14. Your physical and health risks while you are working in your bank.

Factors	1 – never	2 – few times a	3 – once a month	4 – few times in	5 – once a	6 – few times	7 – everyday
---------	-----------	-----------------	------------------	------------------	------------	---------------	--------------

		year or less	or less	a month	week	in a week	
Back strain							
Headaches							
Sleep disorder							
Stress related anxiety							
Rude behavior from the supervisor							
Verbal abuse							
Physical assault							
Sexual harassment							

15. Your Work-Family Conflict while you are working in your bank.

Items	1 – never	2 – sometimes	3 – often	4 – almost always
Do the demands of work interfere with your home/family life?				
Does the time you spend at work detract (<i>reduce/weaken</i>) from (interfere with) your home/family life?				
Does your work has				

disadvantages for your home/family life?				
Do you have enough time for your home/family life?				

Section D: Questions about your Work-life balance, your work preferences and desire from your bank:

Question 16: Some of the following factors/capabilities may help you to attain Work-life balance in future. Please select your importance level for the following factors:

Items	Very Important	Moderately important	Unimportant
Longer break (excluding lunch break)			
Fixed time/working hour (8 hours)			
Flexible management			
Job rotation			
Indoor games/entertainment			
Reducing last moment work			
Offer more vacation/days off			
Extra payment during the year end			
Political balance (No 'Hartal'/Riots)			

17. Please explain what would you personally prefer from your bank (any policy/facilities/capabilities) to attain Work-life balance?

Feedback Letter:

Work Life Balance and the Managerial Level Employees: A study on implementing the Capabilities Approach in Bangladeshi Private Banks.

PI: Hasinur Rahman Ghazi, MA Candidate, Saint Mary's University

Dear Participant,

I would like to thank you for participating in this study.

Study Purpose:

This study is investigating on the concept called “Work-Life Balance” (henceforth WLB) in the Bangladeshi private banking sector. The purpose is to generate ideas about the current WLB in the Bangladeshi private banks. The study aims to look how employees working in the banks can attain WLB through working time capability. The data collected in this study will help to test the associations between a measure of working time capability and employee burnout, strain, mental health, and physical health and risks.

Study Results:

If you are interested in the findings of this study please contact the Principal Investigator (see below). The results will be sent to you after the analysis is complete.

Further contact:

I am also looking for some participants who are willing to do a Skype interview for the above topic. If you feel that you can contribute in this study by sharing your thoughts about WLB, then feel free to contact the Principal Investigator. Anonymity would be guaranteed and it is voluntary.

Ethics Notice:

The Saint Mary’s University Research Ethics Board has reviewed this research. If you have any questions or concerns about ethical matters or would like to discuss your rights as a research participant, you may contact the Chair of the Research Ethics Board at ethics@smu.ca or 420-5728.

Thank you again for your time and responses,
Hasinur Rahman Ghazi (Principal Investigator)

MA Candidate-International Development Studies

Saint Mary's University

Phone # +1 902 8806700

Email: hasinur88@gmail.com

Appendix J

Study 2 measures & scoring

Maslach Burnout Inventory- General Survey (MBI-GS)

Scores: 0-Never, 1- Few times a year or less, 2- Once a month or less, 3- Few times in a month, 4- Once a week, 5- Few times in a week, 6- Everyday

Items/SPSS identifier	Items
Subscale: Exhaustion	
1/MBIex1	Items are proprietary and can only be shared with permission of the scale authors
2/MBIex2	Items are proprietary and can only be shared with permission of the scale authors
3/MBIex3	Items are proprietary and can only be shared with permission of the scale authors
4/MBIex4	Items are proprietary and can only be shared with permission of the scale authors
5/MBIex5	Items are proprietary and can only be shared with permission of the scale authors
Subscale: Efficacy	
1/MBIEf1	Items are proprietary and can only be shared with permission of the scale authors
2/MBIEf2	Items are proprietary and can only be shared with permission of the scale authors
3/MBIEf3	Items are proprietary and can only be shared with permission of the scale authors
4/MBIEf4	Items are proprietary and can only be shared with permission of the scale authors
5/MBIEf5	Items are proprietary and can only be shared with permission of the scale authors

Subscale: Cynicism	
1/MBICy1	Items are proprietary and can only be shared with permission of the scale authors
2/MBICy2	Items are proprietary and can only be shared with permission of the scale authors
3/MBICy3	Items are proprietary and can only be shared with permission of the scale authors
4/MBICy4	Items are proprietary and can only be shared with permission of the scale authors
5/MBICy5	Items are proprietary and can only be shared with permission of the scale authors

Risk and symptoms

Scores: 1-Never, 2- Few times a year or less, 3- Once a month or less, 4- Few times in a month, 5- Once a week, 6- Few times in a week, 7- Everyday

Items/SPSS identifier	Items
Subscale: Physical health	
1/ RSPHy1	Back strain
2/ RSPHy2	Headaches
3/ RSPHy3	Sleep disorder
4/ RSPHy4	Stress related anxiety
Subscale: Verbal abuse	
1/ RSVa1	Rude behavior from the supervisor
2/RSVa2	Verbal abuse
3/ RSVa3	Physical assault
4/ RSVa4	Sexual harassment

Mental health

Scores: 1-None of the time, 2- A little of the time, 3- Some of the time, 4- A good bit of the time, 5- Most of the time, 6- All of the time

Items/SPSS identifier	Items
1/SF1	I have been a very nervous person
1/SF2	I have felt so down in the dumps that nothing could cheer me up
1/SF3 (reversed coded)	I have felt calm and peaceful
1/SF4	I have felt downhearted and blue
1/SF5 (reversed coded)	I have been a very happy person

Work-family conflict (WFC)

Scores: 1-Never, 2- Sometimes, 3- Often, 4- Almost always

Items/SPSS identifier	Items
1/WFC1	Do the demands of work interfere with your home/family life?
2/WFC2	Does the time you spend at work detract (<i>reduce/weaken</i>) from (interfere with) your home/family life?
3/WFC3	Does your work has disadvantages for your home/family life?
4/WFC4 (reversed coded)	Do you have enough time in your home/family life?

Working time capability (Future WLB components)

Scores: 3- Very important, 2- Moderately important, 1- Unimportant

Items/SPSS identifier	Items
1/FutLoBrk	Longer break (excluding lunch break)
2/FutFixW	Fixed time/working hour (8 hours)
3/FutFlx	Flexible management
4/FutJbR	Job rotation
5/FutEnt	Indoor games/entertainment
6/FutRLstM	Reducing last moment work
7/FutVac	Offer more vacation/days off
Item not used	Extra payment during the year end

Item not used	Political balance (No 'Hartal'/Riots)
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Current WLB factors

Scores: 0- Not applicable, 1- Poor, 2- Satisfactory, 3- Good, 4- Very good

Items/SPSS identifier	Items
1	Pay
2	Location of workplace
3	Holidays
4	Interest in job
5	Career development
6	Employer
7/ CurJobSec	Job security
8/ CurFlxi	Flexible job arrangement
9	Days off/maternity leave
10	Bank status
11/ CurJobhrs	Job hours
12	Gender equality

