

# Work-Life Balance Before and During the COVID-19 Looking at Socio-Demographics of Bank Employees

Bandana Kumari Jain\*

## ABSTRACT

*Work-life balance (WLB) is a challenge for individuals and organizations that have become even more intense for many groups of people during the COVID-19 pandemic. This study measured the effects of the pandemic on the WLB of bank employees by their socio-demographic variables (gender, marital status, and parental status). Primary data were collected using structured questionnaires. The Snowball sampling method was used to include 193 commercial bank employees from one of the 77 administrative units of Nepal. The study found significant changes in WLB issues due to the pandemic, with the impact being positive (able to help in domestic work, good time with family and friends, less worry about work, no more work than scheduled hours, work schedule compromises for attending social functions) and negative (disrupted meal schedule at home, more stressful family life, less support from surroundings). Implications of unequal paid and unpaid work aggravations in WLB by a prolonged social disruption among different groups are discussed.*

**Keywords:** COVID-19 Pandemic, Work-Life Balance, Demographics, Bank Employees

## INTRODUCTION

The COVID-19 pandemic is considered a traumatic happening of the world that has damaged almost all economic, social, political, psychological, emotional, and physical facets (Poudel & Subedi, 2020) of humankind. Parallely, the added rules and regulations to the life of people for prevention of the spread of the disease and stressors like a

\* Assistant Professor, Faculty of Management, Tribhuvan University, Post-Graduate Campus, Nepal. Email: [bandana.jain@pgc.tu.edu.np](mailto:bandana.jain@pgc.tu.edu.np); [bandanajain5@gmail.com](mailto:bandanajain5@gmail.com)  
ORCID id: <https://orcid.org/0000-0002-4420-7420>

threat of contamination, isolation and quarantine, social and psychological distance, job insecurity, and financial loss that negatively affects human life (Hamauche, 2020). However, the severity of the pandemic is more to essential service providers; who are to report their work during the outbreak, they have to expose themselves every day to the virus resulting in the fear of carrying the virus home (Powell, 2020). In a country like Nepal, bank employees have to present physically and deal with customers personally in the banks during the pandemic.

Generally, throughout the globe, advanced economies were already in the practice of digitalization (WEForum, 2020) thus contactless electronic payment systems mitigate the crowd of customers over the desk of banks and have reduced the risk of contamination, and transmission of disease. But traditional societies of developing countries like Nepal are still struggling for the use and awareness of online banking services. Nearly 61% of Nepalese merely have banking access (Nepal Rastra Bank, 2019). Consequently, the customers over the desk during the pandemic spiked the challenges of the banks. So, during the spread, many workers are not only confronted with high work demands but also have to organize their home-life and look after their dependents, particularly if they have a child and elder care (Powell, 2020; ILO, 2020a). But it has had the greatest disruptions in the lives of certain demographics, such as women, parent-workers, dual-workers, and groups that had greater burdens of work at the home front (ILO, 2020b).

In the backdrop, social context massively guides the roles of individuals and roles are context-specific thus diverse roles expect different social behaviours. Hence, a social theory named 'role theory' is the conceptual foundation of the study. It delineates individuals have multiple social roles and different roles require separate behaviour as prescribed by society (Turner, 2001). Patriarchal understanding and culturally embedded patterns have a tenacious influence on familial and social roles of individuals specifically recognition of women and their work (Priola & Pecis, 2020). The pandemic has unveiled the exhaustion of women due to the aggravation of work-life imbalance especially at home that was overlooked across cultures and countries during normal times. Correspondingly, Simpson and Morgan (2020) have assertedly highlighted the double standard, discrimination, and disparity of treatment to women's contribution during the pandemic as a result of structural flaws. ILO (2020b) delineates that the extraordinary pandemic times are massively straining for working mothers and stark to women (OECD,

2020) because women have limited scope of choice to do their tasks and the length of tasks during the pandemic (Anderson & Kelliher, 2020). Hence, individuals in different social roles like male-female, married-unmarried, and parent-nonparent are more likely to act in a socially predetermined way based on their roles. People enact predictably concerning their social positions as stated by Barnett (2014), which differently affect their WLB.

The traditional culture and patriarchy system of Nepal enchains separate gender roles and their sundry social roles are determined by traditional thoughts and practices in the society (Nepali, 2018). Roles as unmarried, married, parent have hierarchy with increased responsibilities in Nepalese social system. Women are expected to cope with all domestic responsibilities (Nepali, 2018) that contribute to the deterioration of one's WLB (ILO, 2021). Therefore, long-standing inequities of work in society occurred due to demographics (Majekodunmi, 2017) demands research and scholarship on this very serious issue; more specifically during the pandemic, to guide national policy and discourse about work and life on a broader scale.

In this article, thus, separate investigation through the lens of role theory is conducted for a better and in-depth understanding of WLB before and during the pandemic. To do so, the WLB of the bank employees before and during the pandemic is explored because different roles gender, marital status, and parenthood have distinct endurance of WLB. The research question developed for the study is:

*RQ1.* Is there any difference in WLB before and during the pandemic with regards to demographics?

## WORK-LIFE BALANCE AND SOCIO-DEMOGRAPHIC PERSPECTIVES

### Role of Gender and WLB

The participation of women has increased in the education sector (UNICEF, 2020) and the labour market (Sani, 2017), resulted in gender clashes in work division and time (Kromydas, 2020). These challenges the stereotypical traditional role identity of men as 'breadwinners' and women as 'homemakers' (Kromydas, 2020; Lu, Kao, Chang & Cooper, 2020). Also, studies on paediatricians (Starmer, Frintner, Matos, Somberg, Freed & Byrne, 2019) and surgeons (Baptiste, 2017) had shown women are more likely to be primarily responsible for household activities than their

counterparts. However, myriad research works implicitly comprehended that WLB issues are more challenging to women than their counterparts (Shockley, Shen, DeNunzio, Arvan & Knudsen, 2017).

Therefore, some scholars claimed gender outlook is prominent in the understanding of WLB (Pillinger, 2002) so especially gender demographics is profoundly investigated too (Vasumati, 2018). It is indispensable for both (Doble & Supriya, 2010), though the challenges, responsibilities, and priorities (Vasumati, 2018) for men and women are different. However, the barriers and challenges are harsh for women (Lyness & Thompson, 2000) remarkably, the severity of balancing family and work accelerates for economically active women (Bardoel et al., 1999). Because their domestic responsibilities, childbearing and child-rearing duties, looking after elderly dependents (Porter & Ayman, 2010), non-involvement of counterparts in domestic activities, and cultural and gender biases are additional issues that remained at workplace hurdling women to balance their work and non-work lives (Rehman & Roomi, 2012). During the pandemic, domestic work increased more for females however childcare activities were shared more by males (Boca, Oggero, Profeta & Rossi, 2020). Therefore, the challenging studies lead to deep knowledge on WLB and gender.

*H1. WLB before and during the pandemic differs with employees' gender.*

## **Role of Marital Status and WLB**

According to Martins, Eddleston and Veiga (2002), the marital status of men and women shifts their priorities to their personal lives. Though non-engagement of husbands in domestic chores had a reason behind the imbalance of women's WLB as noted by Rehman and Roomi (2012). Although, female dermatology condemned husband's support in domestic chores is apposite for equalizing personal and work life (Raffi, Trivedi, White & Murase, 2020). Inline, Delina and Raya (2013) extracted that married working women experience challenges to maintain paid and unpaid work regardless of their age, number of children, husband's occupation, and sector they belong to. Conversely, married working women in private banks of India were found to have successfully maintained their work and life domain (Memon & Alcasoas, 2018). The inconclusive results of previous studies require further analysis.

*H2. WLB before and during the pandemic differs with employees' marital status.*

## Role of Parenthood and WLB

Parenthood introduces different challenges to men and women still the children rearing and caring responsibilities are conspicuously tilted more to mothers (Rehman & Roomi, 2012). Interestingly, Delina and Raya (2013) probed that marital and parental status is a source of motivation for the men while both of these play a negative role for women (Vasumathi, 2018). Single parents and married parents were supposed to lower the level of WLB in comparison to nonparents (Tausing & Fenwick, 2001). Lawton and Tulkin (2010) found that conflict in work and family hike up with the presence of children at home. However, Shockley et al. (2017) found that the parenthood of people on the same job had a significant influence on work-life interference, however, the moderating effect of parenthood on work-family conflict is mediocre. A higher level of WLB was reflected in dual-earner couples who aren't parents (Tausing & Fenwick, 2001). Similarly, paediatricians having no children are more likely to maintain work and life successfully than having children below 18 years (Starmer et al., 2019). Mothers were more dissatisfied regarding WLB during the COVID-19 (Craig & Churchill, 2020). Mavin and Yusupova (2020) also felt the relentlessness of not being able to manage parents, children, and homes because of added work pressure during the pandemic. Therefore, these findings signify the demand to analyse the relationship between parent and nonparent status and WLB before and during the pandemic. From this standpoint, it is hypothesized that:

*H3. WLB before and during the pandemic differs from employees' parenthood.*

## METHODOLOGY

The study examines the effects on WLB before and during the pandemic of employees' demographics. The study was founded on a quantitative research design. Primarily, the study explored the understanding and issues of WLB by collecting qualitative data with bank employees for employees' responses on that developed set of WLB.

### Sample and Sampling Procedure

There are 27 (A-grade) commercial banks in Nepal that enclose government-owned, joint venture, and private banks. Total branches of these commercial banks providing their services in Morang district; one of

the 77 administrative units of Nepal, was 97 resulted after an in-depth probe of banks' websites. Only, those bank employees facilitating customers physically in the bank at the pandemic were studied. To understand WLB issues before and during the pandemic, employees must have more than one year experience of the bank before the pandemic. Deliberate attempts were made to incorporate different age groups, marital status, gender, and both public and private sector undertakings for representative responses and enhancing the generalizability of the results (Young, 1993).

A branch manager shared in general, 3-5 (management trainee, junior and senior assistant level) employees normally serve customers physically on the front desk at a branch of any commercial bank in the district. The study assumed on average 4 employees per bank working during the outbreak. Hence, the population of the study came to be (97 branches of banks \*4 employees/bank) 388 employees. A sample size of 193 employees drew with an error size of 5% using the Yamane (1967) formula. Among 208 received responses, 194 responses were workable and complete. Data was collected through a structured e-questionnaire from 8<sup>th</sup> October to December 31<sup>st</sup>, 2020. Snowball sampling method implied for the needful respondents. Preparatorily, branch managers of different banks were communicated about the research and asked to make this e-survey be filled by only those employees who are attending customers physically during the pandemic. Respondents were informed about the objectives of the survey at the outset, the promise of confidentiality of their information, and their right to withdraw from the survey at any time.

### **Instrument Development**

First, with the help of a literature review (Banu & Duraipandian, 2014; Pichler, 2008; Tariq, Aslam, Siddique & Tanveer, 2012; Wong & Ko, 2009) a set of WLB statements were prepared. Two rounds of key informant interviews took place during the questionnaire development. In the first round, a questionnaire was developed after discussions with heterogeneous (based on demographics) bank employees to incorporate all the major outlooks and issues of WLB on the selected set of questions. Telephonic talks and virtual meetings were arranged at key informants' convenience. Pre-testing was done for the validity of the instrument. Five bank employees (not among those involved in the first-round discussion) pre-tested the instrument through cognitive interview to check the wording, sequence, understanding, adequacy, and clarity of the questions (Kumar, Talib & Ramayah, 2013). The contents and language of the questionnaire

were improved accordingly the outcomes of pre-test and opinions of some experts such as academicians, statisticians, bank experts, and researchers working in this area were asked. The intensive literature review, pre-test, and initial exploration eventually yielded 26 statements.

**List of Statements of WLB with Their Mean and Standard Deviation Before and During the COVID-19**

Sr. No.	Items of Work-Life Balance	Before the COVID-19		During the COVID-19	
		Mean	SD	Mean	SD
1	I took my food on time.	3.86	.862	3.54	.972
2	I had enough time for personal care.	3.12	.979	3.21	1.019
3	I was able to handle my personal problems.	3.65	.795	3.52	.883
4	I spent sufficient time on my self-development.	3.23	.994	3.21	.986
5	I often came home on time in the evening.	2.92	1.182	3.07	1.152
6	I had time for household activities.	3.07	1.026	3.07	.922
7	I had a person to take care of me, kids or dependent elders.	3.24	1.075	3.16	1.058
8	Job made me tired to do domestic work. ®	2.11	.984	2.45	1.023
9	I missed good time with family and friends because of work. ®	2.11	.951	2.39	1.063
10	I faced problems in family because of work. ®	2.89	.996	2.91	1.081
11	The conditions of my family life were excellent.	3.51	.743	3.28	.884
12	My job allowed me to put family and personal matters first.	2.88	.950	2.92	1.009
13	My work allowed to enjoy holidays.	3.09	1.027	2.98	1.070
14	I had flexibility to share my work with colleagues.	3.37	.908	3.30	.935
15	I often thought about work, when I was not at work. ®	2.28	.953	3.28	1.037
16	Family problems distracted me from my work. ®	3.07	.958	2.99	.955
17	I had facility of doing work from home.	2.47	1.083	2.81	1.118

Sr. No.	Items of Work-Life Balance	Before the COVID-19		During the COVID-19	
		Mean	SD	Mean	SD
19	I often worked extra than scheduled hours. ®	2.05	1.030	2.27	1.029
20	The salary package fulfilled my family requirement.	3.15	.989	3.15	.996
21	I got help and support from my neighbours.	3.17	.920	3.06	.964
22	I had friends to share my sorrows and joys.	3.68	.901	3.52	.883
23	I had a spouse or someone who is real source of comfort to me.	3.61	1.129	3.62	1.086
24	My family supported my job.	4.23	.741	4.02	.881
25	My relatives understood my work situation.	3.63	.937	3.46	.998
26	My work schedule compromised for attending social functions.	2.74	1.128	3.49	.988

The developed instrument was undergone through a pilot test with 30 employees to ensure the precision of the instrument. The questionnaire had used a 5-point (strongly disagree to strongly agree) Likert scale as Weijters, Cabooter and Schillewaert (2010) had claimed that it provides better data quality and lower mid-point responses.

### Components of the Questionnaire

The questionnaire had three sections where the first section included personal information of the employees with dichotomous questions. The second section depicted WLB in normal times and the last section describe the WLB during the pandemic. The same 26 items of WLB were used for the second and last section to unearth the difference in WLB caused by the pandemic. The Likert-scale type questions; with some reverse items were used in the last two sections. Reversed phrased items are good to reduce the response bias (Field, 2009; p. 675).

### Data Processing

Data were analysed with the help of SPSS-26 and PROCESS macro v3.5. Herman's single-factor method, one of the widely used methods, was exercised for common method biases (Podsakoff & Organ, 1986). Loading all items on a single factor explained only 20% of the variance. Hence, the result elaborated no profound issue regarding variance.

Descriptive statistical tools percentage and frequency were implied for demographic data. Paired t-test and Cohen 'd' as inferential statistical tools were employed for identifying the difference and effect size between WLB before and during the pandemic with regards to demographics (gender, marital status, and parenthood).

Out of all respondents, 60 percent were represented by male employees. While half of the samples were married. Among the married employees, three out of five samples were the parents.

## **EMPIRICAL RESULTS**

The study has intended to measure the effect on WLB before and during the pandemic of the bank employees in the light of their gender; Male and Female, marital status; Married and Unmarried, and parenthood; Parent and Nonparent.

Table 1 delineates that the COVID-19 had minimized 'the habit of hovering around paid work' and 'the work schedule compromised for attending social functions' amid the pandemic for all demographics. Concurrently, the effect size is also higher for these items. Except for Females, work pressure didn't permit others to 'help in domestic chores' and they didn't 'spend quality time with family and friends' due to paid work before the pandemic. Cohen's d of these statements delineates mediocre effect. 'Work from home' facilities are supported during the chaos; however, it is not significant for the Parent. The effect of work from home accounts for 9% of the total variance.

Regardless of Female and Married, there was a remarkable change, with medium effect size, in 'food timing' during the pandemic. Male, Married, Parent, and Nonparent accepted 'excellent family conditions' before the pandemic notably Married and Parent had mediocre and Male and Nonparent had small effect size. Male, Married, and Nonparent employees used to work more than 'scheduled hours' in normal times and the effect size is small. With medium effect 'familial support' and with small effect size 'relatives' understanding' was amicable in normal days for Unmarried and Nonparent employees. Likewise, before the pandemic, Male got 'families to support', and the Female felt 'relatives' understanding' for their work. In the normal times, with small effect size, Male employees used to enjoy holidays and support from their neighbours. Though tiny in effect sizes, Females had time for personal care during the pandemic.

Table 1: Measures of Paired-T-Test among WLB before and during COVID-19 and Effect Size (Cohen's d)

Items	Gender			Marital Status			Parenthood					
	Male	d	Female	d	Unmarried	D	Married	d	No	d	Yes	d
1	4.169**	0.39*	1.331	0.15	3.913**	0.39*	1.824	0.19	3.476**	0.29*	2.298*	0.31*
2	.297	0.03	-2.159*	-0.24*	-.081	-0.01	-1.422	-0.15	-.874	-0.07	-.522	-0.07
3	1.969	0.18	.429	0.05	2.607*	0.26*	-.207	-0.02	1.476	0.13	1.021	0.14
4	1.215	0.11	-.790	-0.09	-.085	-0.01	.669	0.07	-.074	-0.01	1.000	0.13
5	-1.453	-0.14	-.943	-0.11	-.821	-0.08	-1.673	-0.17	-.808	-0.07	-1.935	-0.26
6	.154	0.01	-.102	-0.01	.085	0.01	.000	0.00	-.219	-0.02	.456	0.06
7	.461	0.04	1.149	0.13	.783	0.08	.740	0.08	.355	0.03	1.354	0.18
8	-3.656**	-0.34*	-1.922	-0.22	-3.030*	-0.30*	-2.679**	-0.28*	-3.490**	-0.30*	-2.044*	-0.28*
9	-3.439**	-0.32*	-1.395	-0.16	-2.224*	-0.22*	-2.702**	-0.28*	-2.556*	-0.22*	-2.436*	-0.33*
10	.656	0.06	-1.195	-0.13	.860	0.09	-1.582	-0.16	.343	0.03	-1.346	-0.18
11	2.562*	0.24*	1.866	0.21	1.366	0.14	3.175**	0.33*	2.156*	0.18*	2.742**	0.37*
12	.208	0.02	-.923	-0.10	.097	0.01	-.882	-0.09	-.248	-0.02	-.614	-0.08
13	2.160*	0.20*	-.253	-0.03	.794	0.08	1.010	0.11	1.138	0.10	.522	0.07
14	.741	0.07	.841	0.09	1.665	0.17	-.249	-0.03	1.078	0.09	.340	0.05
15	-7.656**	-0.71*	-5.016**	-0.56*	-5.243**	-0.52*	-7.898**	-0.82*	-6.915**	-0.59*	-6.270**	-0.85*
16	1.829	0.17	-.476	-0.05	.768	0.08	.872	0.09	1.066	0.09	.454	0.06
17	-2.882**	-0.27*	-3.370**	-0.38*	-3.189*	-0.32*	-2.968**	-0.31*	-4.022**	-0.34*	-1.922	-0.26
18	.592	0.06	.000	0.00	.291	0.03	.345	0.04	-.087	-0.01	1.000	0.13
19	-2.820**	-0.26*	-1.504	-0.17	-1.901	-0.19	-2.480*	-0.26*	-2.434*	-0.21*	-1.970	-0.27

Items	Gender		Marital Status			Parenthood				
	Male	Female	d	Unmarried	D	Married	d	No	Yes	d
20	-1.016	1.186	0.13	-.403	-0.04	.307	0.03	-.371	.351	-0.03
21	2.116*	.116	0.01	1.702	0.17	.575	0.06	1.796	.159	0.15
22	2.513*	.542	0.06	1.764	0.18	1.558	0.16	1.979*	1.267	0.17*
23	-.609	.410	0.05	-.661	-0.07	.647	0.07	-.611	.814	-0.05
24	3.156**	1.495	0.17	3.496**	0.35*	1.021	0.11	3.872**	.314	0.33*
25	1.680	2.029*	0.23*	2.640*	0.26*	.910	0.09	2.694**	.711	0.23*
26	-4.911**	-4.013**	-0.45*	-3.623**	-0.36*	-5.702**	-0.59*	-4.765**	-4.638**	-0.40*
df	114	78		100		92		138		54

Note: \*\* means p<0.01 and \*means p-value<0.05, and Df= Degree of Freedom

Mean difference was calculated by subtracting 'During the COVID-19' in 'Before the COVID-19'.

Source: Author's construction by surveyed data.

## DISCUSSIONS

The current study primarily investigated the effects of the COVID-19 on WLB before and during the pandemic, more specifically, with the lens of gender, marital status, and parenthood. The findings revealed negative as well as positive effects of the pandemic on WLB.

While discussing the negative effects, excluding females, others admitted the pandemic has drastically altered the work environment that disrupted their timetable. As per the guidance of the central bank of Nepal (NRB, 2020), the bank employees had to work either on alternate days or hours, branches ran by minimum staff, and limited work hours had scattered the pre-set routine of employees amid COVID-19. In the Nepalese culture, wives eat only after their husbands likewise daughters-in-law, in general, have food after serving to all elders at home (Bennett, 1985). McLaren, Wong, Nguyen and Mahamadachchi (2020) claimed women already had a heavy triple burden of responsibilities hence this compounded with other troubles and work like home-schooling, childcare, and unpaid work (Mavin & Yusupova, 2020) during the pandemic deteriorate their previously imbalanced work-life.

Another negative effect was disruption of the family life condition which seems to be better in normal times. The fear of disease transmission and other jeopardizes like economic, social, familial, and psychological problems during the ongoing uncertainty has challenged family life (Mavin & Yusupova, 2020). During the lockdown, Craig and Churchill (2020) also evidenced that the time for primary and supervisory roles of dual earners for paid work had lowered; however, added unpaid work escalated the imbalance of work and family. Men were enjoying their holidays before the chaos in this study. Anderson and Kelliher (2020) also contended men are suffering from the dilemmatic social expectation of provider as well caregiver of the family. The predicament accrues during the COVID-19 when saving own job and taking care of family are equally indispensable.

The help and support from neighbours, family, relatives, and friends were better before the outbreak to Male, Unmarried, and Nonparent employees. As Powell (2020) argued additional work-family conflict based on health has augmented during the pandemic. Reciprocally, the fear of health and transmission of the virus lessened the help and support of near and dears. Generally, Nepali parents of urban settled children keep sending varieties of gifts like flour, rice, pulses, pickles, spices, etc to them, and the employees staying with family used to get cooking, managing

home and other myriad assistances from their family, neighbours, and friends (Nepali, 2018) but the risk of contamination hinder such supports (Olson, 2020). Work pressure of the Nepalese banks is notorious in the society (Shakya & Devi, 2016) thus the relatives used to understand their situations before the pandemic. During the spread, banks were working inwardly and emergent issues were merely handled which may be out of knowledge of many which may cause relatives not to understand them.

However, the positive impacts of COVID-19 outnumber the negative ones for bank employees. Amid spread Female got sufficient time for their care, on the other hand, other roles felt less work exhaustion. Females (McLaren et al., 2020) and married generally have more work burdens (Lu, Kao, Chang & Cooper, 2020) and higher social expectations (Nepali, 2018) than their counterparts made their WLB challenging. Due to the long working hours of Nepali banks (Shakya & Devi, 2016), and the disproportionate paid and unpaid work division of Nepali society in normal times (Acharya, 2006), females had no enough time for their proper care. Besides, shortened work hours during the chaos availed some time to females and as well to males that men's time spilled over to second household chores. Likewise, unpaid work disparity is narrowing down during the pandemic (Craig & Churchill, 2020) among both working parents (Powell, 2020). Though, in a traditional society like Nepal, the women's overload of paid and unpaid work aggravates their conditions (Nepali, 2018). However, Boca et al. (2020) claimed people working in the usual workplace during the pandemic revealed higher engagement of their partners in household work.

Regardless of the work schedule, employees were bound to work extra hours in banks before the pandemic besides, the work stress used to haunt even not at work, Shakya and Devi (2016) also resulted in the same. The guidelines of the central bank of Nepal had forced banks to run for a limited time and on an alternate basis resulted in reduced work pressure, shortened schedule, and fewer work hours amid the pandemic. Craig and Churchill (2020) also found pandemic improved satisfaction levels of some dual-earner parents but not all. The cultural upbringing of Nepali teaches respect and cooperation for females and children (Bennett, 1985) so that especially female, and parent employees were helped and supported by others to leave the office on time.

Another positive one; employees except Parent employees were able to work from home and spend quality time with family and friends it may be because the pandemic has reshuffled priorities. Deshpande et al. (2020) highlighted that almost two-thirds of respondents wanted to

work from home during the pandemic. However, Simpson and Morgan (2020) articulated women; with added responsibilities of keeping children engaged, home-schooling, and their care, are less likely to use work from home facilities. Alike, telecommuters encounter more challenges during the family lockdown (Powell, 2020). Culturally, it is engendered that women were to maintain relations with family and friends (Nepali, 2018) so that women spend quality time with family and friends irrespective of the unprecedented event.

The most significant positive effect was the adjustment of the work schedule for social functions for all roles. Powell (2020) evidenced the flexibility in time and work arrangements have made a massive difference to the women; with children and other care responsibilities, during the pandemic. Kelliher, Richardson and Boiarntseva (2018) had proposed to reconceptualize WLB considering personal, familial, social, and religious needs of the human resource because WLB is not just about children's care. It seems that the COVID-19 also had sensitized banks for the personal and familial needs of their employees.

## CONCLUSION

The study intended to measure the effect of the pandemic on WLB. Findings had shown that the spread of Coronavirus has challenged WLB though the effects were negative and positive too. Synchronously, there is heterogeneity in the levels of WLB during the pandemic that's why it was found that the pandemic influenced different roles differently. Timetable, workload, responsibilities, and duties were significantly hampered due to the pandemic, and the preventive measures to be followed because of the pandemic also added troubles to the people. The impression of the pandemic is not only economical or physical rather a stern influence on people's and social activities, relationships, and psychology. Moreover, these sorts of efficacy will remain for long with the people who are in a highly risky zone physically and mentally during paid and unpaid work.

WLB is a challenge to men and women even in normal times however women are more vulnerable. The insignificant results of female employees on WLB before and during the pandemic contend that women now and then were combating for equity among the two prominent facets of life; family and work. Therefore, work must not be differentiated based on the payments made rather how much is the burden, should be considered. Such equalization of paid and unpaid work done by different roles can lead

to WLB in the real sense at large. However, the pandemic has lessened the disparity in domestic chores by the accrued engagement of men in household tasks. Unless the work segregates based on the role played in the society, the WLB will remain an issue to discuss for long.

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