

## **Navigating Dual Roles: A Phenomenological Study of Muzaffarabad's Female Bankers in Joint-Family**

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### **ABSTRACT**

*This phenomenological study meticulously explored the lived experiences of female bankers navigating the complexities of dual professional and domestic roles within traditional joint-family systems in Muzaffarabad. With an increasing number of women entering the workforce, particularly in demanding 9-to-5 banking careers, comprehending their unique challenges and adaptive strategies for balancing career aspirations with extensive household and familial responsibilities is paramount. Employing a rigorous qualitative research design and guided by Giorgi's (2009) descriptive phenomenological approach, the study purposively sampled 15 female bankers who were residents of joint-family households. In-depth, semi-structured interviews were conducted to elicit rich, nuanced narratives concerning their daily routines, the multifaceted pressures stemming from both office demands and traditional family expectations, their personal coping mechanisms, and the profound impact on their overall well-being and work-life integration. The emergent findings aimed to illuminate the intricate realities of these women's lives, revealing shared thematic experiences and diverse individual approaches to managing their demanding dual roles. This research significantly contributes to a deeper, context-specific understanding of the challenges encountered by working women in traditional societal frameworks, thereby offering valuable insights for the development of tailored support systems and informed policy initiatives.*

**Keywords:** Dual Roles, Female Bankers, Joint-Family System, Work-Life Integration

### **INTRODUCTION**

Pakistan is a developing country with a rapidly expanding population in which women make up nearly half. In recent years, female representation in the professional workforce has grown significantly, driven by socio-economic change and personal ambition. Among the sectors offering employment, the banking industry both public and private has emerged as a key area for women. Over the last decade, women's presence in Pakistan's banking sector has surged, reflecting broader improvements in gender equality and economic participation. In urban centers like Muzaffarabad, women bankers now play central roles in financial institutions, contributing to economic growth and challenging traditional gender norms in both professional and family spheres.

At the same time, many female professionals must balance a demanding career with the expectations of the joint family system a living arrangement still common in Pakistan, in which about 70% of married people reside with joint family system. Living in extended families means married working women navigate complex family dynamics and responsibilities. Yet, this traditional setup also provides invaluable support; relatives often help with domestic chores and childcare, enabling women to pursue their careers while fulfilling household roles.

In traditional societies like Pakistan, women have long been seen primarily as homemakers while men are the main breadwinners. This narrative, however, is gradually changing—bringing both new opportunities and significant challenges for female professionals. In the banking sector, women often face long working hours, which negatively affect both their job performance and family well-being. Studies in Pakistan show that extended hours are a primary driver of work–family conflict, as women strive to meet both professional and domestic expectations. For example, one study among Pakistani bankers revealed that fatigue and stress from long workdays can impair mothers' relationships with their children. Another research in Larkana confirmed that prolonged hours adversely impact women's personal lives, despite the benefits of their income.

The banking industry's strict schedules, long working hours, and limited breaks often create more challenging conditions for female employees compared to their male counterparts. Frequent transfers—sometimes occurring even during pregnancy or while caring for a child—can disrupt women's well-being and impede their career advancement. Working women shoulder multiple responsibilities, managing both their professional duties and household obligations simultaneously. This dual burden is a common challenge faced by women across various sectors. Over time, women's roles have evolved significantly—both professionally and socially—enabling them to embrace and adapt to these dual responsibilities.

The traditional notion that women should remain at home or work only in certain fields is no longer dominant. Today's modern woman is educated, employed, and contributes financially to her family. Women are now active in diverse fields such as banking, teaching, nursing, and medicine, moving beyond the outdated belief that their role is limited to that of a housewife (Jacobs, 2009). However, when women are expected to manage all household tasks alongside their professional responsibilities, conflict and stress often arise. Whether in a joint or nuclear family setup, women are increasingly required to multitask and provide emotional, physical, and financial support to their families. While women's employment has had a positive impact on families enhancing both home management and financial stability long working hours can introduce significant challenges. These may include physical exhaustion, reduced time with children, and increased stress levels.

### **Research Objective**

The purpose of this research is to examine how women bankers in Pakistan's joint-family systems balance their multifaceted roles as daughter-in-law, wife, mother, and working professional within patriarchal household structures; to assess the influence of traditional norms on their decision-making autonomy, particularly in career and lifestyle decisions; to analyze the impact of their financial contributions on their bargaining power and household influence; and to explore the strategies they employ to manage the conflicts emerging from competing expectations in their professional and familial spheres.

## **LITERATURE REVIEW**

Adjustment isn't a sudden change it's a dynamic, gradual process that demands time, resilience, and sustained effort, especially for women who navigate both professional and familial responsibilities. To balance work and family demands effectively, working women must engage in constant and intentional adaptation. This includes managing financial obligations, participating actively in child-rearing, sharing household duties, taking part in joint-family decision-making, and coping with the resulting emotional and mental strain. Each of these roles requires significant effort and adaptability, underscoring the complex interplay between women's professional and personal responsibilities (Aloysius et al., 2021).

The joint-family system remains prevalent in many societies, valued for its built-in support network. Research shows that education plays a crucial role in reducing the disadvantages of living in such extended households: educated women typically enjoy greater decision-making power and are less constrained by traditional norms. In today's era, educated women no longer view themselves solely as homemakers they aspire to financial independence and self-reliance. However, in mixed-family structures, working women often face difficulties juggling household chores alongside professional responsibilities. Moreover, family structure shapes women's work capacity in multiple ways, from mobility constraints to normative expectations. Cultural attitudes toward women's employment such as beliefs about proper roles or acceptable professions—also influence how well working women adjust within joint-family settings (Benazi et al., 2022).

Marriage in Pakistani society is culturally significant, yet it brings additional responsibilities for working women—distinct from those of housewives. Husbands and in-laws often expect employed wives or daughters-in-law to elevate the family's standard of living, leading them to anticipate financial contributions. This expectation can create tension when women's earnings appear subject to control by their spouse or in-laws. Research indicates that women frequently struggle to maintain any discretion over their income and financial affairs, as familial pressure may compel full disclosure or surrender of their earnings. Despite their efforts to balance these demands, many married working women report that keeping their finances private remains a significant challenge (Awan, 2020).

Education has become a powerful catalyst for change in the 21st century, empowering women to step beyond traditional domestic boundaries. As women's educational levels rise, they gain greater confidence and capacity to challenge entrenched norms, emerging as active contributors to both their families' financial stability and broader societal development. However, despite these advancements, gender inequality persists: in many male-dominated societies, women continue to shoulder disproportionate expectations at home serving as mother, daughter-in-law, and wife while simultaneously holding authoritative positions at work (Sidhu & Saluja, 2017). This duality forces working women to maintain high performance across both spheres, contributing to significant challenges in balancing their professional and familial roles.

The banking sector remains predominantly male-dominated, presenting unique challenges for women pursuing banking careers. Women bankers often confront additional hurdles rooted in socio-cultural traditions, which expect them to exhibit nurturing and supportive qualities—traits that may conflict with the demanding, competitive nature of banking. The profession imposes long working hours, high-pressure environments, and a need for assertiveness—qualities that can clash with traditional gender roles and lead others to question women's competence. Consequently, female bankers must constantly prove their abilities, flexibility, and determination to succeed in roles that demand both professional rigor and cultural conformity (Tajeddini et al., 2017).

In recent years, the global corporate landscape and the nature of employment have undergone significant changes, accompanied by increased competition in the workplace. These transformations have affected organizations across the board including public institutions, private companies, and both local and foreign banks. Today, banks increasingly prefer to recruit women due to their educational qualifications, strong work ethics, high performance, and ability to complete tasks efficiently. However, working women continue to require both personal support from their families and social support from their organizations. Such support whether familial or institutional is positively associated with job satisfaction and overall well-being, given the strong link between work and family life. While nuclear families tend to offer slightly more favorable conditions for working women, joint families often impose greater domestic responsibilities. Despite holding high positions at work, many women still shoulder the majority of household chores, making it difficult to balance their professional and personal lives. Support from both family and the workplace is crucial and is significantly linked to career achievement and job satisfaction (Sidhu & Saluja, 2017).

Many studies indicate that work–family conflict arises when family responsibilities interfere with professional commitments and vice versa. In Pakistan’s private banking sector, research shows a strong correlation between job stress and work–family conflict among banking staff. As one study emphasizes, “humans are assets that do not appear on the balance sheet, but organizations depend on their creativity, ideas, and efforts toward the goals,” highlighting the central role of bankers in a bank’s success. This underscores the urgent need for banks to address work–family conflict by reducing stressors and supporting employees especially women so that these “invisible” assets can continue to thrive and drive organizational performance (Usman et al., 2011).

Traditional gender roles often dictate that men work day shifts outside the home. However, working mothers frequently work day, evening, and even night shifts due to childcare responsibilities (Mellor, 1986). When both parents work, childcare often becomes a family responsibility. While larger households or joint family systems might increase overall responsibilities, they also offer more opportunities for sharing household chores. Society often places high expectations on women, which can significantly impact their careers. Women are expected to manage multiple roles and navigate a variety of expectations. This pressure from both family and work can lead to increased work-life conflict (Greenhaus & Beutell, 1985).

## **METHODOLOGY**

This study employed a qualitative, phenomenological research design to deeply explore the lived experiences of female bankers in Muzaffarabad who were navigating their professional careers while simultaneously managing responsibilities within joint-family systems. Keeping this in view, Researchers selected 15 respondents as a sample size of the study. The total 15 women bankers who work on the managerial positions and living in the joint family system were selected for in-depth interviews. This sample size is considered adequate for qualitative research, where the goal is to achieve saturation, the point at which no new themes or insights emerge from additional data collection (Guest et al., 2006). Purposive sampling was utilized to recruit 15 female bankers who were working standard 9-to-5 jobs in Muzaffarabad and were part of joint-family households. This method ensured the selection of participants directly relevant to the study's focus, allowing for rich, in-depth data collection through individual semi-structured interviews. The interviews explored their daily routines, challenges, coping strategies, and the impact of both their work and joint-family dynamics on their overall well-being, aiming to uncover shared themes and a comprehensive understanding of their experiences.

## **THEMATIC ANALYSIS**

This section of the study contains a cluster of themes that emerged from the in-depth interviews of the respondents. Thematic analysis is a flexible and systematic method for identifying, analyzing, and reporting patterns (themes) within qualitative data (Braun & Clarke, 2019). In this study, the researcher implied the thematic analysis via a qualitative approach to investigate the comprehensive replies from the respondents. Their views contribute to the researcher's queries regarding the adjustment of women bankers in the joint family system. Their responses support the concept of joint family for working women.

### **Support System within the Joint Family**

A support system is basically a network of those people, assets, or institutions that provide professional, emotional, and practical support during tough times or help them accomplish their targets. It can be friends, colleagues, and family members, etc. A support system within a joint family means collective help and cooperation provided by family members to manage daily responsibilities to defeat the challenges. This support system is extremely important for working women.

In this study, women bankers have prominently emphasized the importance of the support system. Within a traditional society, receiving support to pursue a professional career is a significant achievement for women. Many women bankers expressed that the support they receive from their families is a key factor enabling them to continue their jobs, especially considering that a career in banking is demanding and challenging. Despite the complexities of the profession, these women credit their families' backing as a crucial element of their professional journey. The majority of respondents talked about the support they receive from the members of the joint family system in sharing household chores and childcare support etc. They also highlighted the challenges connected with that setup. However, the aspect of the support system was more prominently highlighted by some of the respondents, as it played a crucial role in facilitating the respondents' ability to manage their multiple responsibilities within the joint family system.

Ishrat expressed this sentiment, sharing that:

*“For me, the joint family system has been a blessing because I have three children, and I can leave them at home confidently while I go to the bank. If I lived separately, I would never feel comfortable leaving them in the care of a maid. In my opinion, the joint family system is the best arrangement for working women”*

In this assertion, the respondent highlighted the benefits of a joint family for working women. She said that the joint family system is a blessing for her. She emphasizes that having family members provides a sense of security to me because I leave my children at home without any tension. She also compared it with the nuclear family, where she expressed that I would never feel comfortable in the nuclear family and leaving my children with the maid. She said that the presence of family members is more important for children and also reliable. The respondent's statement illustrates the significant role of family support. It plays a crucial role for working women, particularly in terms of managing multiple roles.

Another respondent also discussed about the support of a joint family system for working women, Kiran articulated this support as:

*“I would say that I have benefited a lot from a joint family because of my personal life. If I didn't have a joint family, I would have to face a lot of problems. Because a single person cannot do such a long job. Especially in banks when I have to spend the whole day here so by living in a joint family it facilitate me a lot. So it's all about shared responsibilities and collective living.”*



Her assertion emphasizes the advantage of living in the joint family system, particularly for women bankers in managing household tasks and shared responsibilities. She indicates that in the banking profession where long working hours are required would be impossible without the help and support of family and it would be difficult to handle her own. She said that the key benefit of the joint family lies in shared responsibilities and collective things where family members help one another to fulfill various responsibilities which lessen the burden especially for working women. She expressed how the joint family helps her to manage different tasks which support her in her banking career.

The concept of support system within the joint family system is closely link with the career achievement and satisfaction highlighted in the studies by Sidhu and Saluja (2017). For women bankers within the joint family system in Muzaffarabad, the support they receive from the family plays a crucial role in helping and managing both professional and familial responsibilities. This support also reduces conflict between these two spheres as well as facilitates work family integration. This aligns with the findings of Aryee et al., (2005) where family support encourages work-family facilitation and reduces the challenges connected with balancing both domains. Furthermore, as Ten Brummelhuis et al. (2014) suggest, family support helps persons to cope better with stress and improve effectiveness across different areas of life. In this instance, joint family provides strong practical and emotional support toward women bankers which helps them to meet the demands of both areas.

Most of the respondents discussed about the supportive aspect of the joint family for working women but they also acknowledge that along with receiving support, one also has to adjust certain areas, which can sometimes be challenging.

One respondent Maryam recounted:

*“For me being a working women a joint family system is basically a network where everything is interconnected, and members of the family depend on each other to make the things happen. It also a helpful for one who works full-time. I see the joint family system as both challenging and a support network”*

Here, she wanted to bring attention to the support network of the joint family system. She said a joint family system is a closely connected network every member plays a character and their actions depend on one another. For her, this network means that responsibilities and chores are managed unitedly and it makes their daily life much easier. She found this setup is more beneficial for women working who works in the banks because it gives support to handle both domestic and professional responsibilities. She shared the close relationship of family members that would be helpful for women who are doing demanding jobs. She also discussed about the challenging aspect of living in a joint family, these challenges come with high expectations, enriching social responsibilities, and balancing her own desires and needs with the collective needs of the family. In spite of this, she takes a joint family system as the functional structure where mutual reliance.

So, the joint family system emerged as the network of support for the women bankers in Muzaffarabad but it also put some extra layers of responsibilities in that traditional society. But the support of the husband particularly in managing multiple roles on domestic and professional levels is a very prominent factor. Respondents highlighted the importance of the joint family system for working women which eases the challenges for them. This network ensures the burden of the responsibilities is shared and makes it possible for women to pursue a banking career. In Muzaffarabad where the traditional societal expectations prioritize the family roles, for women bankers, this kind of system can make a major

difference. This collective support not only reduces the burden of childcare but also fosters a sense of security and balance, enabling women to perform their roles with greater confidence.

### **Emotional Exhaustion and Social Isolation**

Emotional exhaustion is a state in which an individual feels physically and mentally drained and it is caused by much stress too many responsibilities or sometimes overwhelming demands. It makes it difficult for an individual to maintain energy level, it reduces motivation, focus, and the ability of the person to fulfill the daily tasks. This exhaustion brings detachedness, where an individual feels isolated from the environment and the people around them. Social isolation happens when a person feels disconnected from social interactions and relationships. It is caused by different factors like busy lifestyle, personal choices, emotional exhaustion, or limited opportunities for interaction. When a person passes through emotional exhaustion, they have very little energy to engage with people and social activities, which can lead to social isolation.

In this specific study, many working women have expressed that while managing multiple roles, they often reach a point of emotional exhaustion. Despite feeling completely drained, the expectations of living in the joint family system demand that they remain emotionally available for everyone. In the hustle and bustle of life, they lose track of their social lives, which become increasingly limited. The emotional exhaustion gradually pushes them toward social isolation, leaving them with little to no time, not for others but even for themselves.

One respondent Riffat described emotional exhaustion, stating:

*“Due to job, my social life became very limited. I can’t spend time with many of my close relatives and can’t attend many events. The life has become robotic. Having so much work and household responsibilities I can’t take care of myself and we don’t have time for leisure.”*

She mentioned the challenges of managing a busy professional life with household responsibilities which leads to both emotional exhaustion and social isolation. She described life as a “robotic” which shows her physical and mental state that she is fully drained and fed up with her overwhelming routine. She said that she does not have time for self-care and rest which shows the exhaustion from constantly juggling multiple roles. This emotional strain adds up over time, leaving little energy for personal well-being and making the feeling of exhaustion even worse. She also said that she can’t even spend some time with her close friends and relatives due to her strict routine which reflects her restricted social life. In a traditional family-oriented culture, not involving in social gatherings or not staying connected with loved ones can lead to feelings of loneliness and separation from the community. Emotional exhaustion diminishes the motivation and energy to engage in social activities while social isolation takes away the support essential for emotional recovery. Her experience shows how a demanding job and household responsibilities can cause emotional fatigue and limit social life.

Inza described this situation as follows:

*"Sometimes I get hectic and exhausted but still, I must keep myself fresh for my children, family, and job. I have to take everything with me. But in all this, I forget that I also have a social life even though I can't give time to my close friends."*

This declaration reflects how, despite feeling hectic and exhausted, the respondent strives to stay refreshed for the sake of her family and children, as meeting their needs is a priority. Even though she is physically tired, she cannot show her fatigue, as she feels the responsibility to manage both her demanding banking career and household duties. In doing so, she neglects as an important aspect of her life, her social well-being. She said she is unable to find time for personal connections, whether it's going out with friends or spending time with colleagues, as her life revolves around fulfilling the needs of her family and career. This situation highlights the challenges of balancing professional, familial, and personal obligations, where the individual social life is sacrificed in the process.

Ishrat expresses it as:

*"I appear perfect in front of my family: they think I manage everything effortlessly and never get tired. But inside, I am often exhausted and very depressed. Despite this, I have to act like everything is fine. Even if I have a headache, I can't just lie down and rest when I get home. I know I have responsibilities: my children need my time, and so does my family."*

This reveals the silent struggle faced by working women in Muzaffarabad. Her words show the duality of her life but still, she appears perfect in front of her family but, internally she struggles with deep exhaustion and emotional strain. Although, women face pressure to appear strong and capable, often suppressing their feelings of fatigue and sadness to meet the societal and familial expectations. Her emotional effort to appear strong is the evident the burden she carries. In traditional societies like Muzaffarabad women often expected to maintain peaceful environment in the home by prioritizing other over their own needs. It increases their exhaustion. She said that even a basic self-care after a long day is optional for her. She uses the example of headache to illustrate how, whether it's a minor issue or a major one, she has to set her own discomfort aside to meet the needs of her children and her family.

She emphasizes that her family believes that she manages everything effortlessly, but they are unaware of the immense struggle she faces behind the scenes. She said they don't see how exhausted I become or how isolated I feel. According to her, her life has become confined to her children and household responsibilities, leaving little room for herself, or any sense of personal fulfillment. It shows the emotional challenges faced by working women in traditional societies like Muzaffarabad. It emphasizes the need for greater support, awareness, and acknowledgment of emotional tolls.

As supported by previous studies, women bankers often have to face significant challenges in regard to their roles and responsibilities including emotional strain, limited energy and time, and conflict (Apodiari & Lasisi, 2016). These challenges bring emotional exhaustion where the constant balance of emotional and family responsibilities drains their mental and physical energy. With time, this exhaustion can create a sense of disconnection from others and it increases their sense of isolation. Social isolation emerges when they are unable to maintain meaningful connections because of their busy schedule. Studies highlighted that, while family members can act like coworkers, offering practical and emotional support and that is known as instrumental social support, they are not always sufficient to fulfill the broader social needs of women (Adams et al., 1996).



Although family members may help to manage daily tasks, it doesn't compensate for the connection between friends or colleagues, leaving women feeling isolated. Furthermore, research shows that the overlapping roles can have both positive and negative impacts on women's health, including their emotional, physical, and mental well-being and overall the stability of their family dynamics (Kang & Jang, 2020). As social isolation intensified, women bankers may feel stuck in an endless cycle of responsibilities with no time for self-care or emotional renewal. This shows the importance of addressing these challenges to support their overall well-being.

### **Financial Contribution and Autonomy in Family Decisions**

Financial support basically the economic support or income which an individual gives to the budget of a household. It plays an important role in fulfilling familial needs, managing expenses, and improving overall the standard. For working women specifically those who are working in the banks their earnings contribute significantly to the household budget. Autonomy in family decisions is the ability that one make decisions independently about personal and familial matters. There is a strong link between financial contribution and autonomy in decision-making. When a working women contribute financially to the household budget it gives her strength to speak up about what is right and what is wrong. In a society where traditions are deeply followed, making independent decisions becomes challenging, especially within a joint family system.

In the context of this study, many women stated that they have autonomy to make decisions about their careers because they contribute financially to the family budget. However, one or two respondents mentioned that they do not have the same level of independence in making career-related decisions. Many women mentioned no coercion regarding their career decisions: however, they still prefer to consult with everyone before making a final choice.

Nadia expressed this as:

*"I am independent in making my career decisions, whenever I want to make any decision I discuss it with all family members communicate with them openly, and listen to everyone's perspective. They also suggest better options but in the end, the final decision is taken by me. When it comes to career matters, my family doesn't intervene because they know I make a significant contribution to the family budget. They trust that I will never make a wrong decision."*

She showed the balance between her decision-making process and balance between family involvements. She explains she openly discusses everything with her family about her decisions and listens to everyone's suggestions but the final choice is always made by me. This means that her family trust on her decision making process and there is also a mutual understanding between them. When she involves her family in her decisions and takes their suggestions she also gains their support and makes her independence continue and it also the source to gain their trust. Additionally, she also noted that, her doesn't interfere in her career related decisions because they knows she contribute financially in the home budget they value her financial contribution to the family. This acknowledgment highlights that how the financial contribution gives her decision-making power even in traditional societies like Muzaffarabad.

Her excerpt illustrate that the importance of trust and mutual understanding in the joint family system. It shows how the financial contribution in the home budget helps the working women. This highlight the particularly for working women in Muzaffarabad who are in demanding profession such that in banking the supportive and evolving nature of joint family system.

Another respondent Alia said:

*“Whenever I want to make the decision I discuss it with all family members. But I don’t have any restrictions about my career. Since I contribute half of my salary towards household expenses so, no one can stop me from taking any kind of job that I choose.”*

She highlighted how financial contribution can shift the dynamic in the joint family system it gives her a sense of autonomy in her career decision process. She emphasized that she doesn’t have any restrictions in making her decision by herself but still she discusses it with everyone in the family to get their consent. She also highlighted the importance of economic contribution to the familial budget as she said because of this reason, the family does not impose any strictness regarding my career. This illustrates how the financial contribution towards the household budget can empower her even in a traditional setup like a joint family system.

One more Respondent Nadia stated that:

*“I can make my own career decisions. In the banking sector, I chose this profession on my own. My husband wanted me to teach, but I didn’t like teaching that much.”*

This reflects her autonomy to make her own career decisions even while living in the joint family setup in Muzaffarabad. It highlights her empowerment to choose her career in her way. In the above excerpt, she clearly said that her husband wanted her to do teaching but she chose this career on her own. As in traditional societies, teaching is often seen as a suitable job for women due to its timings because, after the short day of duty, they can also give time to their families. It reflects her interest and confidence to choose a career of her own will. Banking is a more demanding profession as she chooses it for her career shows her independence and desire to do a job in the field which brings her satisfaction. It also shows the change in the joint family system so that women can choose their careers on their own. Living in the joint family system, especially in traditional societies can hinder the decision-making ability of women but her statement suggests that her family respects her decisions and it gives her a sense of empowerment. It shows the shift in societal attitude, where women are capable of making their own career decisions even in challenging and demanding professions like banking.

Similarly, Ng & Tey (2018) stated that when women work outside and earn money, they gain a sense of independence, as financial contribution directly impacts their autonomy. Empowerment of women on the domestic level is closely linked with her financial contribution to the household budget. This means that when a woman earns she does not only contribute to the familial budget but also gives her a sense of independence and a voice in the decision-making process. Grawitch et al., (2010) explained that many women have to take up a job because of financial pressure, which is a common reason for married women to work. This pressure comes need of to improve the living standard. In Muzaffarabad where joint family systems often have high expectations, the financial support of women makes them more involved in the decision-making process.

According to Lipy et al., (2013), women often achieve higher positions and have more authority when involved in professional roles such as bankers they have power in making decisions related to work-life balance. Women who contributed financially may have more empowerment in decision-making not just at work but also in personal matters. Lin (1992) highlighted that many working women have their husbands' support, which helps them feel satisfied to work outside of the home. In the context of Muzaffarabad, where traditional family norms sometimes limit women’s independence support from their husbands

makes them decide independently when they contribute financially to the household budget. So, woman's financial independence makes her empowered at both personal and professional levels. It also strengthens her decision-making autonomy. For women bankers in Muzaffarabad, this dynamic is more important in balancing their roles and achieving both career success and personal satisfaction.

On the other hand, the majority of women bankers emphasized that in the joint family, individual decision-making is rare in the family matters. Any major decision is typically made by elders reflecting a hierarchical structure where the authority rests primarily with the senior members of the family. So, it's a tradition that decision-making tends to follow a hierarchical structure where significant choices whether related to personal or professional matters are typically made collectively or elder members of the household.

### **Role Conflict and Family Guilt**

Role conflict occurs when a person has to face multiple roles at one time, it makes difficult it for working women to fulfill the expectations associated with these roles. Such as a woman who works as a banker and also manages domestic responsibilities might face role conflict when the demands of her career like long working hours, and urgent tasks clash with her duties as a wife and a mother. This leads to confusion dissatisfaction and stress. In the case of women bankers who are living in the joint family system in Muzaffarabad, role conflict may be increased. Along with their professional duties they also have to contribute household chores, take care of children, and adhere to family traditions and norms. On the other hand, family guilt arises when an individual feels they are not fulfilling their family responsibilities and expectations. Working women may face family guilt when they can't spend enough time with their family members and children, especially in the traditional setup of the joint family system. Family guilt and role conflict both are interconnected. Professional and domestic demands can clash which leads to role conflict, which in turn can cause feelings of family guilt. Working women, particularly in joint family setups may face this challenge as they try to balance professional success with meeting familial expectations.

This specific research indicates that role conflict often leads to guilt among working women. When their professional responsibilities intersect with familial obligations, they often feel they are unable to fulfill their duties effectively. Several respondents expressed that their demanding banking schedule makes them feel they are neglecting their children and family. They shared that they frequently think about how their professional commitments may cause them to overlook the needs and attention their family and children require.

Shabana, while explaining this stated:

*"The biggest challenge I face is juggling time between my work and family, especially with kids. Some days, meetings run late, and by the time I get home, the children are already tired or waiting for me to help with homework. This can create tension, especially when my mother-in-law isn't happy with my late coming. There are days when she feels I'm neglecting my family duties, which adds to the stress. Generally, my family is supportive but there are some moments when I feel disappointed when I am not able to involve at home as they expect. Managing both becomes overwhelming."*

This assertion reflects the reality of women bankers in Muzaffarabad, as she deals with role conflict which often leads to family guilt. In a joint family system, some traditional expectations put significant pressure on working women to excel in both professional and familial roles. For bankers, late meetings,

and demanding schedules, make it hard for the women to focus on domestic responsibilities like helping children in their school tasks or being present at the home. This dual creates tension, particularly when her mother-in-law feels she is neglecting her familial duties when she comes home late due to her long work schedule. Such a situation creates the feeling of guilt for not meeting her family's expectations.

Another respondent Nadia while sharing her heartfelt sentiments, remarked:

*"I think the life of the housewife is much better than the life of the working woman. We have to juggle many roles at a time a mother, a daughter-in-law, a wife, and a professional woman. Sometimes I feel guilty that I am not giving proper time to my in-laws and my children. It always creates conflict."*

She shows that women have to play various roles in their professional and personal lives. Being a working woman in the joint family system, she needs to take on various responsibilities as a mother, daughter-in-law, wife, and a banker. While balancing these roles at one time often creates conflict where demands of both the places clash with each other. The guilt that she is talking about comes from the feeling that she can't give proper time to her in-laws and children due to the demands of her work. This feeling is common among working women, especially for those women who are working in a demanding profession. It can leave little time for family responsibilities which leads to emotional strain. The pressure of trying to meet both demands often leaves women like her feeling overwhelmed and questioning whether the life of a housewife might be easier. In traditional societies like Muzaffarabad, women in the joint family system face extra challenges and support as well. But the societal pressure makes it harder for women, to keep the balance between their professional aspirations and family obligations. Families need to provide more support and understanding to ease this burden.

One respondent Kiran said:

*"Sometimes due to fatigue if I scold the children then I have to hear from their father that you are not with them all day and now you scold them."*

She indicates the challenges she faced particularly being a banker in Muzaffarabad as her struggle with role conflict and family guilt. At the end of the day, the demanding nature of her job leaves her physically and mentally drained. When fatigue takes over, it affects her capacity to respond to her children calmly and patiently. She said, she started scolding them which led her to the feeling of the guilt after, especially when her husband also pointed out to her that she already had very limited time with them.

In Muzaffarabad, especially in the joint family setup, this situation can become more complex. Women are often expected to fulfill traditional roles as well as with their jobs so balancing multiple roles like work deadlines, household chores, childcare puts a significant burden. Any shortcomings in these roles, like scolding children, provoke self-judgments, and external judgment which amplifies the feeling of guilt. This scenario illustrates how multiple roles like being a perfect mother, or ideal woman create conflict with the realities of demanding professions like banking. After the long working hours even managing a good interaction with her children becomes challenging, which leads to the misunderstanding within the family.

Building upon the concepts discussed in the literature on role conflict and family guilt, this research explores how different factors like children, family size, family structure, work hours, and family and social support play a key role in making it difficult to balance work and family life. The presence of children is an important factor that contributes to the work-family conflict. As highlighted by Lewis & Humbert (2010), the demands of childcare can lead to a conflict between work and family life, and

working women often feel torn between spending time at work and childcare. As in the joint family system, there is less tension regarding children because the biggest support in this system is that family members take care of children. However many working women still face guilt and stress about not being able to spend enough time with their children. For instance, one respondent mentioned that she is unable to attend her children's school events due to her work commitments, this is a direct example of how work hours and children's needs clash leading to the feeling of guilt.

The structure of the family also plays a significant role in the work-life conflict. In the joint family system there are always extra layers of responsibilities and women have to juggle both professional and domestic responsibilities. According to Greenhaus & Beutell (1985), these overlapping responsibilities from work and home create intense levels of role conflict. Respondents mentioned that their families sometimes criticize them for not spending enough time with them which is the direct result of role conflict and creates guilt among working women. This also ties into Singh (2003), where societal expectations weigh heavily on women who are balancing these roles, leading them to feel guilty when they fail to meet these standards. Long working hours in the banking sector affect the involvement of women in children's development (Nohe et al., 2015). These demanding work hours create family guilt when she feels she is neglecting her children and family due to role conflict. The level of support women receive from their families and workplaces also impacts how well they manage role conflict. According to Allen & Finkelstein (2014), lack of support from the workplace like colleagues or family members can create more conflict, which leads to higher stress and guilt. Therefore, it is significant for families, workplaces, and societies to recognize these pressures and provide greater support for working women. This can help mitigate role conflict and reduce family guilt.

### **Work-Family Balance**

Work-family balance is basically about managing both responsibilities in a way that allows the person to meet the needs of both sides. It involves finding a way to complete work tasks effectively while giving sufficient care and attention to family members and domestic tasks. For women especially those working in demanding jobs like banking achieving this balance means handling the expectations of their workplace without letting it interfere with family time and vice versa.

In this particular research, the majority of respondents have shared that fulfilling household responsibilities alongside a full-day bank job is incredibly challenging. Banking is particularly demanding as it is not just about working late hours but also dealing with a large level of accuracy and customer service requirements. It means that when women banker wind up her day from the bank she has likely expended her much of energy and it becomes even more challenging to engage in domestic responsibilities after a hectic day it is very difficult to maintain a balance with a busy work schedule. They often feel exhausted, yet both work and family demand their time and attention. Balancing these roles requires significant energy and constant effort to meet the expectations in each area. The majority of respondents say their early morning routine helps them to balance both work and family. Although they wake up early in the morning due to their busy schedule they hardly notice their entire day goes by.

One Respondent Yusra Shared:

*"As a working woman, I don't know how the day passes so quickly, I often feel like I am walking a tightrope, constantly balancing the demands of my job with the expectations of my family. On one side, I take immense pride in my career. Being a financial manager is something I've worked hard to achieve, and it gives me a sense of accomplishment. Every day, I deal with complex tasks at the bank—whether it's managing employees, solving customer issues, or handling important financial decisions. On the other*



*hand, living in a joint family system means that you're not just accountable to your immediate family but to a larger collective. There are always duties to fulfill, whether it's helping with household chores, attending family gatherings, or being involved in decisions that affect the entire family".*

In this response, the respondent subtly expresses the intense pressure of balancing two demanding areas a professional role and the responsibilities in the joint family. She wants to focus attention on pride and achievement in her work as a financial manager a complex role involves tough tasks, leadership, and punctuality but on the other hand, she is also facing the invisible burden of domestic responsibilities. However, she doesn't directly complaint but her description as "*walking a tightrope*" reflects a struggle of balancing career and family. Her experience showcases the challenges that many working women face in traditional joint families as they have to meet high standards in their careers while fulfilling family obligations. Her role in a joint family extends her responsibilities living in a joint family means she has to look after not only her kids but she is also accountable to other members which comes with her family obligation it requires her to divide her time and energy accordingly. Balancing these responsibilities shows work and family balance finding a way to meet the demands of both work and family without letting one involve with other.

Her experience shows a common challenge faced by working women, especially in a joint family system. She talks about the difficulty of balancing demanding jobs and domestic responsibilities, which require managing their time and energy on both sides. Studies show that many women face pressure in similar situations while balancing both career and family life, they often feel they are under a heavy burden. The phrase "*walking a tightrope*" shows their struggle to constantly juggle the expectations of both workplace and family to maintain balance. This struggle is particularly prevalent in traditional societies where family responsibilities go not only to family members but immediate relatives (Rafique et al., 2019). Overall their responses show that it's an ongoing struggle to balance both work and family.

Another Respondent Andleeb said:

*"By living in a joint family system it is also challenging that you have to maintain a good relationship with every family member. I completely understand that being a part of a joint family, especially in a traditional setup like in Muzaffarabad, comes with certain social expectations. Family gatherings and frequent guests are a regular part of life. After a long day at the bank, it can be exhausting to come home and still be expected to participate fully in these events. As a family member, it's essential to be involved, but balancing these social obligations with work responsibilities can indeed become very challenging."*

She also expressed the challenges they have to face while maintaining work and family balance, particularly in traditional setups like Muzaffarabad. She points out that maintaining a good relationship with every family member is essential to keeping this balance. In a joint family, family gatherings, guests, and functions are common adding extra challenges in balancing work and family life. In this response, the respondent accepted the importance of being involved in family activities but also showed how difficult it is to balance both demanding responsibilities. This shows their internal struggle which many women in a joint family system face trying to fulfill the demands of both without compromising either. This reflect the challenge of work-life balance especially in a traditional setup with extended family.

Respondent's experience shed light on the demands of both places and their difficulty in balancing, particularly in traditional societies like Muzaffarabad, where familial expectations are high. Work-life balance is basically finding the balance between professional and personal life according to the needs of each person. For women bankers, this balance can be challenging. It involves playing multiple roles like

helping the household, spending time with children and family members and respecting family traditions, and also managing career goals with them for some women it may involve spending more time on work while for others it may involve for setting boundaries. This balance is especially crucial for women bankers in joint family system where work schedule needs to fit with responsibilities and family expectations. (Yadav & Dabhade, 2013). Furthermore in collectivist societies, where frequent guests and family gatherings are common then social expectations place an extra layer of pressure on professional women's personal time, heightening the need for effective balancing strategies. These findings show that women in these roles face a delicate balancing act which highlights the need for a supportive system in both the workplace and family.

## CONCLUSION

This study delves into the experiences of women bankers working in Muzaffarabad, specifically those navigating the complexities of adjusting to life in a joint family system. In Pakistan and Azad Kashmir, it remains a common tradition for married women to live in joint families, and those who work in demanding fields, such as banking, face the challenges of managing both their professional and personal responsibilities. The findings indicate that, while joint families provide significant support, particularly regarding the care of children, they also impose additional cultural expectations and responsibilities on women which to some extent impact their professional role.

Women bankers in this study expressed that, although joint families offer a sense of security, knowing that their children are in safe hands, but there are considerable drawbacks. Despite the sharing of household chores, these women still find themselves constantly engaged with family members in the kitchen or fulfilling traditional roles of daughter-in-law, wife, and mother once they return home from work. The immediate shift from a professional role to these familial responsibilities can be overwhelming. Moreover, balancing work with family gatherings and social obligations becomes crucial to maintaining healthy relationships. Failing to do so may result in strained familial dynamics, with behaviors becoming distant or disconnected. To avoid this they have to perform multiple roles along with their demanding job.

Joint families provide both a support system and a framework within which women can balance their professional and familial roles, they also impose additional cultural responsibilities. The expectations placed on women to juggle these multiple roles are substantial, and while family support plays a crucial role in their ability to continue in their professional careers, the additional pressure of cultural norms and family obligation can be a both challenge and a source of personal growth. This research sheds light on the evolving dynamics of women's roles in a joint family system, providing valuable insights into how cultural and familial expectations shape the experiences of working women in traditional societies like Muzaffarabad. By examining these intricacies, this study contributes to a deeper understanding of the intersection between career aspirations, family responsibilities, and cultural traditions, offering new perspectives for future research in this area.

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