

Internship Report on
Work Life Balance for Female Employees at Dhaka
Bank Limited

Internship report on Work Life Balance for Women at Dhaka Bank Limited



Submitted to,

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Date – 22 April, 2019

LETTER OF TRANSMITTAL

April 22, 2018

Ms. Mahreen Mamoon

Assistant Professor

BRAC Business School

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Subject : Submission of internship report

Respected Ma'am,

With great gratification, I am submitting my internship report on “Work Life Balance for Female Employees at Dhaka Bank Limited” . This report is done based on my internship experience of 3 months at Dhaka Bank Limited. I found this topic very interesting, beneficial and full of potential. I put a lot of effort to build this report.

Therefore, I am submitting this report to you. I welcome your queries and take pride to answer them.

Your Sincerely,

Sayma Jakir

ID - 16104171

Letter of Endorsement

This is to certify that the internship report on “ General Banking of Dhaka Bank Limited” prepared by Sayma Jakir, a student of BBA program, ID 16104171, Department of Business Administration, BRAC University under my supervision and guidance.

I wish his success in life.

SIGNATURE OF THE SUPERVISOR

.....

Mahreen Mamoon

Assistant Professor

BracUniversity

ACKNOWLEDGEMENT

I would like to start with thanking Almighty Allah for everything. I would like to acknowledge few people who support and assist me to prepare this internship report. First of all, I would like to thank my internship advisor, MS. Mahreen Mamoon, who gave me a proper guidance and continuous feedback on the report.

I would also like to thank my supervisor, Ms. Ismat Ara, vice president at CPC Credit Operations for helping and supporting me to understand the activities of CPC Credit also to make me feel comfortable to adjust in a new environment. I also want to thank all the wonderful female employees from CPC credit, trade and few from some other branches who participated in the survey and help me to build my report.

Besides this, I am forever thankful to my family members for their constant love and support.

Executive Summary

This internship report is the last stage of my BBA program. This report is made based on my three months long internship program at Dhaka Bank Limited. The objective of this report is to analyze the work life balance for women employees at Dhaka Bank Limited. The reason for choosing this topic for my internship report is because banking sector is consider as one of the most busiest and stressful sector to work in and for employees it can be a very difficult task to balance out their work and family life. Also, this has been a burning topic for research recently as people are now more aware about mental health, healthy life etc. Unfortunately, not much research has been done in our country. There are more than, 40 privet banks in Bangladesh. More or less work pressure in all these banks is quite similar. Since I got the opportunity to do my internship at Dhaka Bank Limited, I take the advantage and start work on this particular topic. More than 60 respondents participated in the survey. One of the key finding of this report is that the number of female employees in banking sector is decreasing. The main reasons for this are excessive workload and long working hour. Female employees find it more challenging to balance out their life than male employees. According our society's traditional mindset, women are expected to be more responsible for family affairs than men. To the contrary, it is not same for male employees as men are suppose to work and earn bread for family. Because of this double standard, created by the society, women tend to get pressure from both family and work which gradually affect their health. So, in a long run, they suffer from depression, anxiety, eyesight problem etc. Like any many other banking institutions DBL also do not have made any policies to help their employee to balance out their life and thinks that it is individual responsibility to take initiative to balance out their life. Therefore, women employees suffer from lack of support from society, lack of support from the family and from the organization as well. As a result, the number of female employee is decreasing in banks in generals and in DBL as well. Support from family, change in society's opinion and change in organizational policies can help female employees to balance out their life in Dhaka Bank Limited and in privet banking sectors in general

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1.0 Overview of Dhaka Bank Limited

1.1 INTRODUCTION

“Bank is such an institution which creates money by money only.”-----W. Hock.

The contribution of banking sector in the development of our economy is undeniable. Banking is in fact, considered as the backbone of the economy. Without banks or banking activities the wheels of our economy will go slow. Banks can be divided into different categories such as state owned commercial banks, specialized banks, private commercial banks etc. Private commercial banks or PCB are those banks whose majority is owned by private entities. Private commercial banks can be again divided into three kinds. One is conventional PCB. Another is Islamic Shariah based PCB and last but not least foreign commercial banks.

1.2 HISTORY

Dhaka bank is a private commercial bank. It is a conventional PCB. Twenty Five years prior on 1994, under company act, Dhaka bank was established and started its commercial operations on 5th of July, 1995. At that time the bank had the authorization capital of TK 1000 million and paid up capital of 100 million.

However, today Dhaka Bank limited has earned a special place among other conventional PCB. Exceptional service, cutting age delivery, simplicity are some unique features of Dhaka bank that has made it admirable to a lot of people.

Currently Dhaka bank has 56 branches. There is one off shore unit at EPZ, Dhaka. It also has 6 SME service centre and 6 capital market services and there's two branches that run under Islamic Shariya and wide network correspondent around the world. Dhaka bank was enlisted in Dhaka stock exchange (DSE) IN 2000.

“Excellence in Banking” – This is the famous motto of Dhaka Bank which justifies the bank's philosophy. The bank has a widespread network and has approximately 450,400 + customers around the country. In a short span of 20 years, Dhaka bank has achieved a great success through their smooth banking service and operations. One of the main philosophies of Dhaka bank is to be updated with technological changes and has been much updated with technologies to match with

the global slandered. It has started online operating system since 2003 and has been provided quality customer service to since then. Recently, they are using FLEXCUBE which is modern updated banking software.

1.3 DBL PROFILE

Industry	Banking
Company name	Dhaka Bank Limited
Type	Privet Banking sector
Year of Commencement	July 05, 1995
Headquarter	Dhaka, Bangladesh
E- mail	Info@dhakabank.ank.com.bd
Web Page	www.dhakabank.com

Table – 1.1

1.4 DBL VISION

Dhaka bank draws their inspiration from distant stars. Dhaka bank wants to provide smooth and easy banking to their customers through their advanced up to date use of technology, well organized transaction and operating system and globally standard customer care. Dhaka bank wants to make banking, which sounds like a very complicated process, easy and pleasurable experience for everyone.

1.5 DBL MISSION

The mission of Dhaka bank limited is to establish themselves as a premium financial institute in Bangladesh. With a team consist of highly skilled and potential people and using cutting age technology Dhaka Bank limited wants to deliver quality service to customers.

1.6 DBL GOAL

Banking is considered as a very complicated and lengthy process among common people. But Dhaka Bank Limited wants to break this myth. The excellent team of Dhaka bank is committed to provide standard service to customer to make the banking experience pleasurable to all their clients. Dhaka bank wants to offer accuracy, reliability, technological advantage, timely delivery and best customer care service and best financial advice as well.

1.7 STRATEGIC OBJECTIVE

Like any other organization Dhaka bank limited also have their strategic objective that they follow in order to achieve their desired success. The strategic objectives that DBL follows are given below –

- One of the biggest strategic objectives is to earn highest profit by providing excellent business service within legal boundaries and increase fair returns on stockholders.
- Provide customers quality service as well as very excellent delivery service.
- Emphasize on employee satisfaction through attractive salary, better incentives, compensation and career growth.
- Ensure to perform all social responsibilities in order to established DBL as an ideal corporation.
- Abide by all the rules and regulation of the government. Ensure to perform all activities within legal framework and pay taxes with accuracy and on time.
- Promote the concept of environmental sustainability and works toward creating a green, eco friendly environment.

1.8 ORGANIZATIONAL STRUCTURE

In the organizational structure, there are three wings, which consists of –



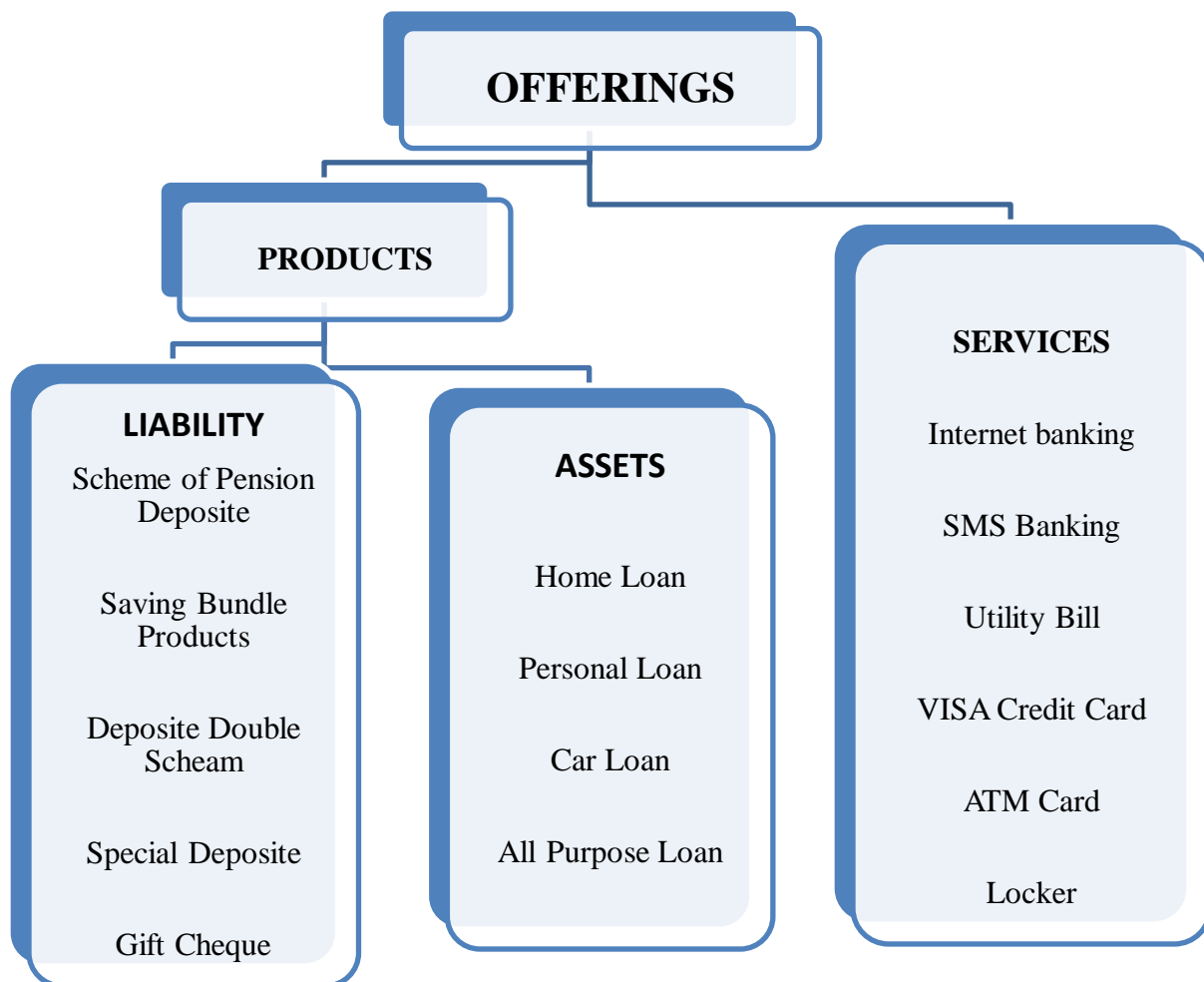
1.9 ORGANOGRAM

Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
Assistant Vice President
Senior Principle Officer
Principle Officer
Senior Officer
Junior Officer
Assistant Officer
Trainee Assistant Officer
Cash Operator
Telephone Operator
Trainee Telephone Operator
Guards



Chart – 1.0

1.10 PRODUCT/SERVICE OFFERINGS



1.11 BRANCHES OF DBL

Dhaka Bank Limited has 71 branches all over the country. They also have two offshore banking unit known as DPZ or OBU. Dhaka Bank Limited has one subsidiary across the country. The network of DBL is widespread and strongly connected.

1.12 DEPARTMENTS OF DBL

Apart from the branches, There are many departments that works under the headquarters in order to supervise all the activities of the branches and to perform organizational duties and responsibilities.

Lists of departments of Dhaka Bank Limited -

- Human Resource Division
- Personal Banking Division
- Treasury Division
- Computer and Information Technology
- Credit Division
- Operation Division
- Card Division
- Audit & Risk Division
- Risk Management

2.0 INTRODUCTION OF THE REPORT

2.1 DESCRIPTION OF THE TOPIC/ PROJECT

The meaning of the word work life balance is achieving your career goals without compromising family bonds or family life. For both men and women maintaining work life balance is very important. Yet it is a very challenging task for both male and female employees. There are many organizations that such as in banking sectors, where maintaining work life balance is very difficult especially for female employees. In Bangladesh, in banking sector, a large number of employees working in banking sector is female who often find it really challenging to balance out their personal and professional life because of workload, long working hour and family pressure. Why female employees suffer more than male employee? Why it is more difficult for women than men to balance out their personal and professional life? Does this affect female career growth? What kinds of support a bank can provide as an organization to their female employees. All these questions remain. Over the year, the topic of work life balance for women has become a burning topic.

A lot of researchers have work on this topic. Sadly, in Bangladesh, research on this topic is few. In my internship report I tried to find out the causes of misbalance in work and personal life in Dhaka Bank Limited, and find possible solution to decrease this problem.

2.2 ORIGIN OF THE REPORT

In BRAC University, internship is a part of BBS curriculum program for graduate students. The internship program is a great learning experience for us students. The internship report is made based on the experience of three months of internship. This experience helped me a lot to understand real life organizational working experience. The purpose of the report is to –

- Get knowledge about the organization in detail by working in it.
- To get the experience of real business world

- Apply theoretical knowledge in real life scenario and relate classroom knowledge in real life.

2.3 SCOPE AND LIMITATIONS

The prime intension of making this report was to analyze work life balance of female employees in banking sector and finding recommendation to solve this issue.

However, there are many limitations that I face during preparing this report. They are given below –

- It is very difficult to collect information as some departments such as credit are very sensitive to share any information.
- To collect information from female employees from diffident branches and department is time consuming as employees are tend to be very busy and do not have time to give information or participate in any survey.
- Since, I have done my internship in the CPC credit operation department. It was difficult to take information from other departments and branches.

2.4 OBJECTIVE

The objective of the report can be divided into two parts. They are –

General Objective –

The general objective or prime objective of the report is to analyze the work life balance for female employees in Dhaka Bank Limited.

Specific Objective –

The specific of the report is –

- To analyze the working environment of Dhaka Bank Limited.
- To know about the organizational policies of DBL.
- To analyze overall satisfaction level of female employees working in DBL.

3.0 LITERATURE REVIEW

The literature review is given to inspect thoroughly what has already been done on the specific topic of this report. It will also help to get a clear knowledge on this field and innovative ideas, which would help in the investigation of the topic. It would also help to analyze the report from various perspectives and get a realistic, effective conclusion.

In recent time, the number of female employees in banking sector is growing rapidly. The reason for increased number of female employees would be because women employees tend to be more focus on their jobs as well as obedient and less union minded. Women employees are also prove to provide better customer service then men, as seen in the research study by **Siddique & Mishra (2017)**

However, like any other organization working in banking sector can be challenging. Particularly, in terms of work life balance especially for women employee. A question may arise, what is work life balance? **Goyal & Babel (2015)** Achieving career goals without compromising family respectabilities, self care and socialization is called balanced work life. Excessive work load, arrival of advanced technologies as well as globalizations can be identified as factors that can make an impact on professional and personal life.

Hafiz (2017), a good work life balance matters a lot for organizational success. So, actions taken by organizations are a must in order to create a good work life balance.

Peeters, Montgomery & Schaufeli (2005), Gender wise, deferent perspective on job and home demand. Unlike men, women feel they must cope with both job demand and home demand. But on the contrary, men feel less responsible toward home demand.

Goyal & Babel (2015), a misbalance in work and professional life can affect overall health. Anxiety, depression, headache are some common form of health issues that can be seen among employees.

Peeters, Montgomery & Schaufeli (2005), Work demand and home demand can lead to burnout of employees.

Goyal & Babel (2015), The biggest benefit of a balanced work life balance is that, it would increase productivity and bring organizational success on the contrary, it would result in several health issues and low career growth. Depression and eye sight issues are one of the most common health problem that women face for excessive work load.

4.0 METHODOLOGY

Primary Data

To prepare this report, data has been collected from different primary sources. The primary data have been collected by –

- Interviewing the female employees in the organization.
- Informal discussion on the research topic and get to know about their experiences.
- Just simply by observing the organizational activities.

Secondary Data

For completing this report secondary data has also been used. They are -

- **Internal Secondary Data** –

I collect information from Dhaka Bank Limited's official website, DBL annual reports and other internal documents.

- **External Secondary Data** –

As external secondary data I use books, literatures, journals and articles related to the research topic.

5.0 ANALYSIS OF THE DATA

Socio Economic Profile of Respondents –

Age Range	N	% (Percentage)	Marital Status	% (Percentage)	Designation Level	% (Percentage)
21 - 25	6	8%	Married	72%	Senior Level	18%
26 - 30	13	19%	Unmarried	28%	Mid Level	22%
31- 35	22	31%			Junior Level	33%
36 - 40	18	26%				
41and above	11	16%				
Total	70	100%	Total	100%	Total	100%

For the survey, I get response from 70 female employees from DBL. These respondents were from different departments and branches. The age range of these employees was within 21 to 41 above. The respondents were also from junior, mid and senior level according to their designation.

Factor Analysis

What's the required working hour in your organization?

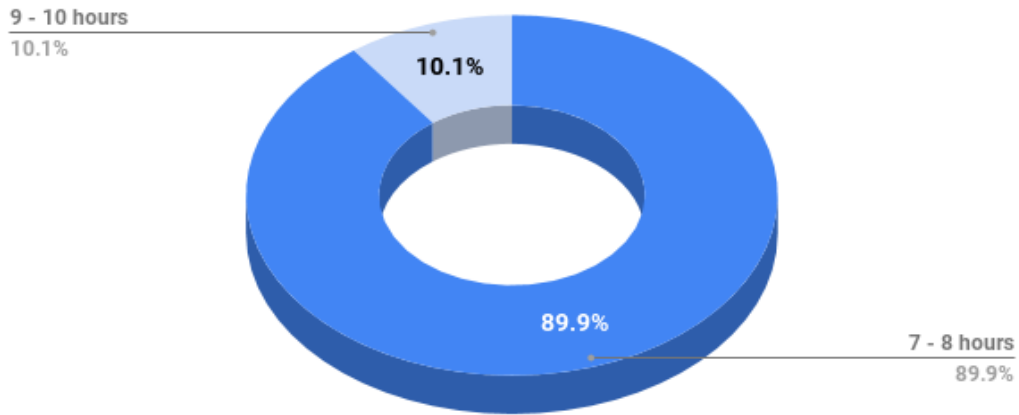


Table 1.3

Do you work more than required working hours?

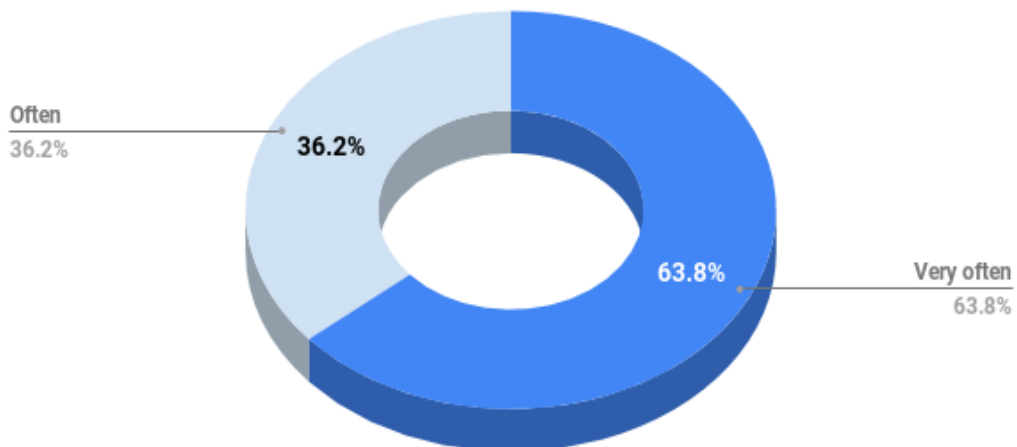


Table – 1.4

Table 1.3 and table 1.4 shows the survey response of required working hour in Dhaka bank limited and how often an employee work more than required working hour. According to the results, in DBL, the required working hour is 7 – 8 hours but employees in some departments, such as credit operations or trade operations, some employees work almost 9 hours or above. In general, when asked if the employees have to stay at office and work more than required working hours, 63.8% said, very often they had to stay and work even after required working hours. There are times when employees had to leave the office after 9 pm. It is a common scenario in the credit operations or trade operations department. For female employees, it is a very challenging and tough to keep up with the work load and balancing family life.

Do you get paid for overtime?

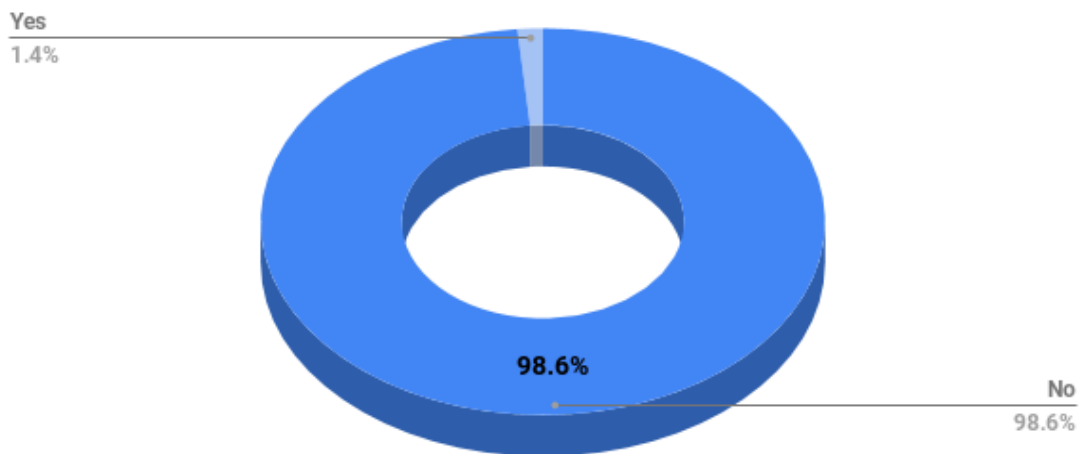


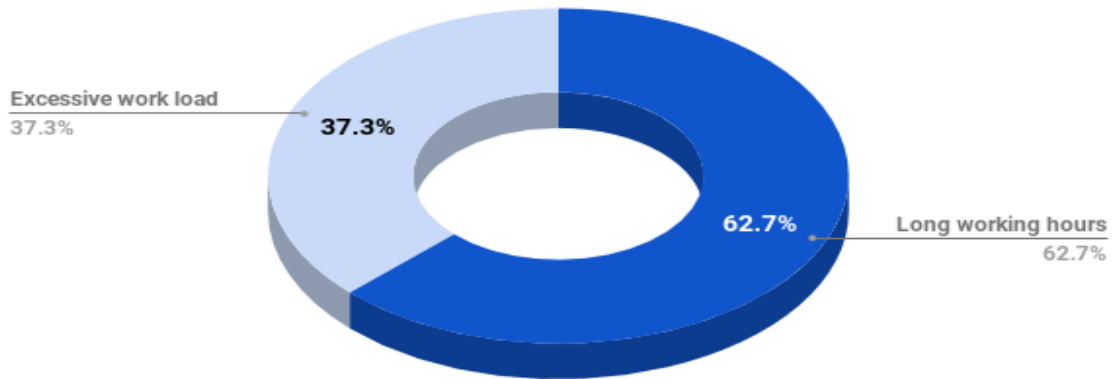
Table – 1.5

From table 1.5, it clearly states that, DBL does not pay their employees for overtime. 98.6% employee’s replies were in negative when they were asked it DBL pay for overtime. However, some exception can be made by the organization. In case of any important project or task,

employees can get paid or given incentive or bonus. But in general, DBL does not pay for overtime to their employees.

Table – 1.6

What is the most challenging part of your job?



Do you feel mentally exhausted because of long working hours? if yes, does this affect your family life?

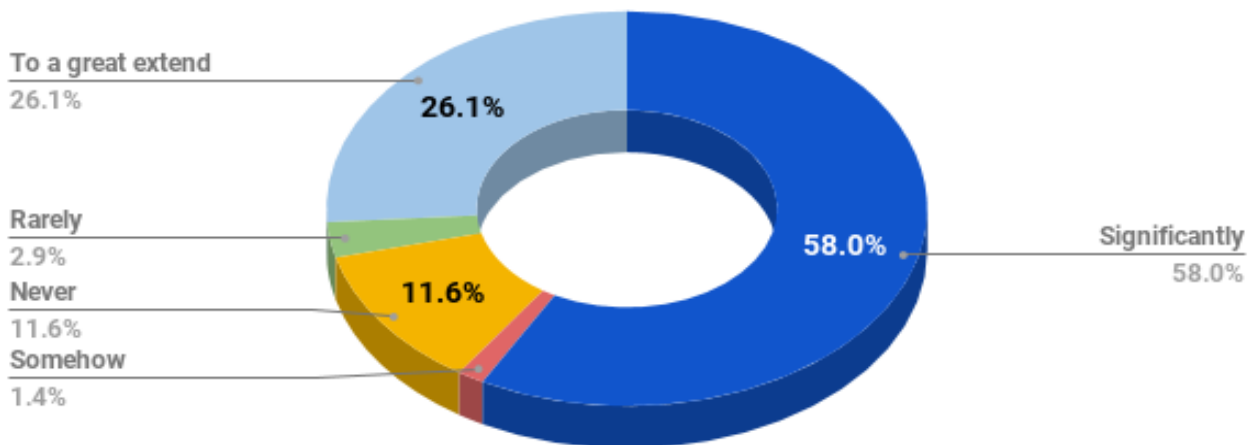


Table – 1.7

In table 1.6, it shows that, according to 66.7% employees, 62.7% feels that long working hours and rest 37.3% thinks that, excessive workload is the most challenging part of their job. Further, in table 1.7, 58.percent of the respondent express those long working hours made the feel really exhausted and affects their family life significantly.

On a scale of 1 - 10, how Difficult it is for you to balance your work and family lie?

Here, 1 = Very easy and 10 = very difficult

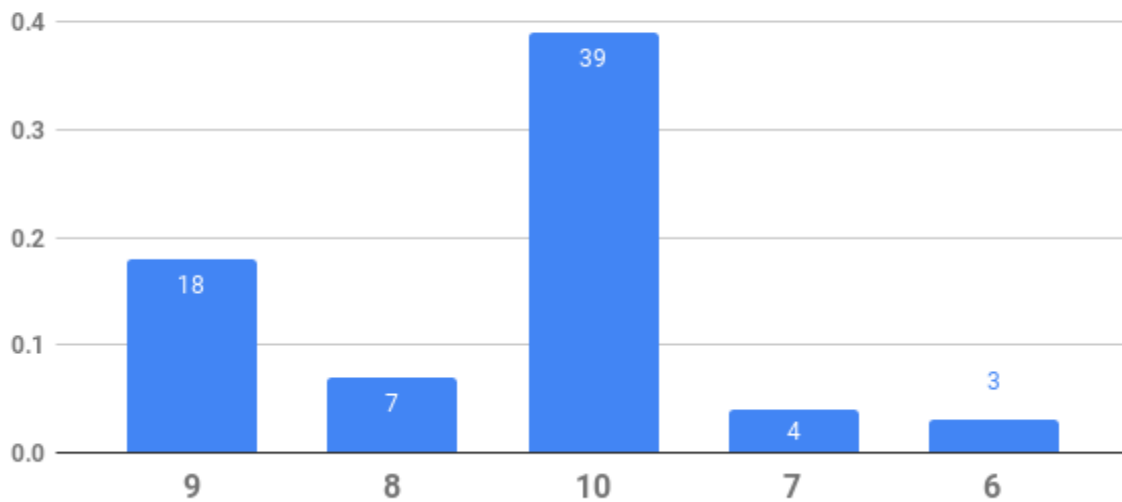


Table – 1.8

Table 1.8 shows that female employees who work in DBL go through a very difficult time in terms of balance out their life because of the job they do and mostly they feel that it is extremely difficult to balance work and personal life as most of the employees responded to 10 and 9 which is very difficult and difficult.

Do you think balancing your work and family life is affecting your overall health?

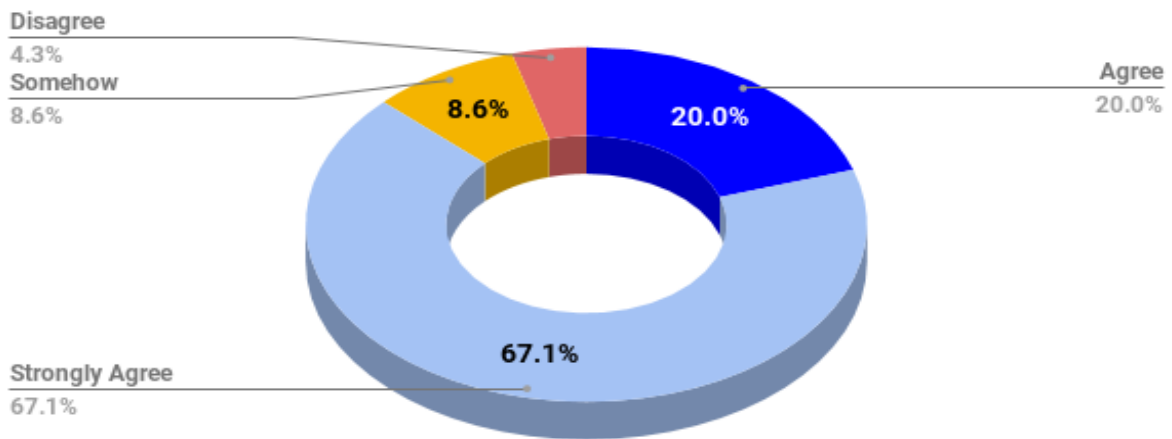


Table – 1.9

In table 1.9, we can see that, 67.1% respondents, all of whom are female bank employees, strongly agree to the fact that balancing work and family life is affecting their overall health. Mostly, female employees suffer from, anxiety, depression, weakness, headache, back pain, eyesight issues etc.

Count of Do you think it is more difficult for women employee than men to balance their work and family life?

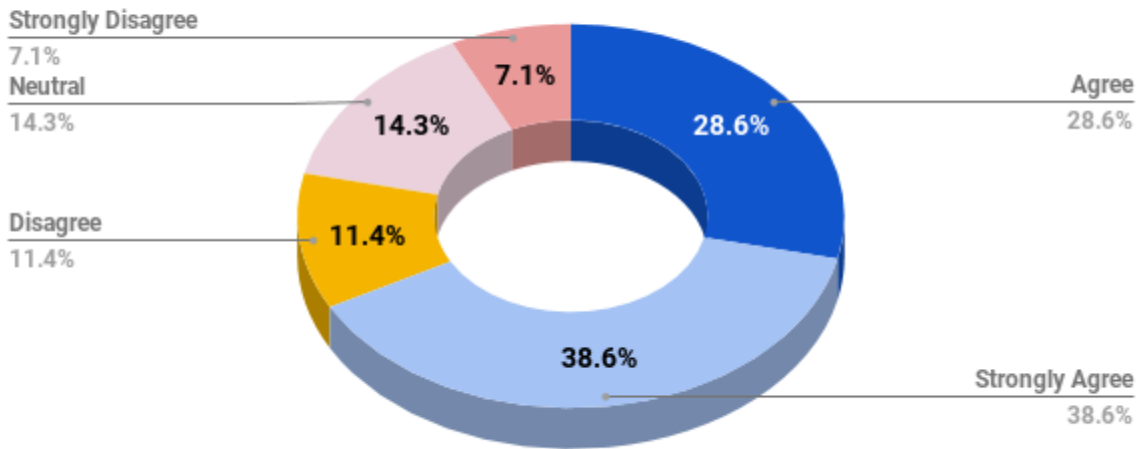


Table – 2.0

In table 2.0, we can see that, 38.6% strongly agree and 28.6% agree to the fact that, for female it is more difficult to balance their work and family life. A small percentage of 14.3 % thinks it's neutral, 11.4% and 7.1% disagree and strongly disagree with it. Mostly, female employees in our society go through a lot of pressure than men in order to balancing out their work and personal life as they face pressure from both sides.

Does your organization provide any support to balance your work and family life?

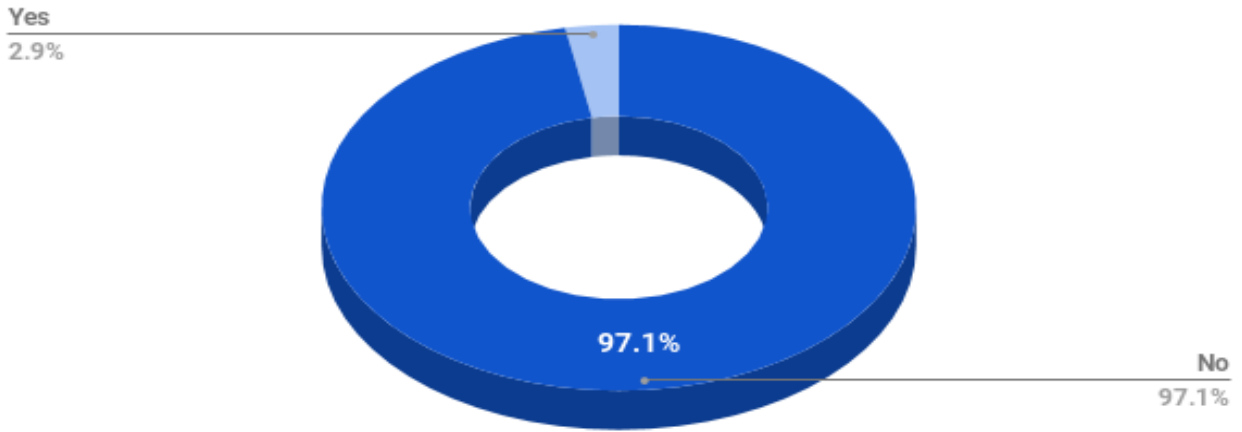


Table – 2.1

What kind of organizational support do you expect from your organization?

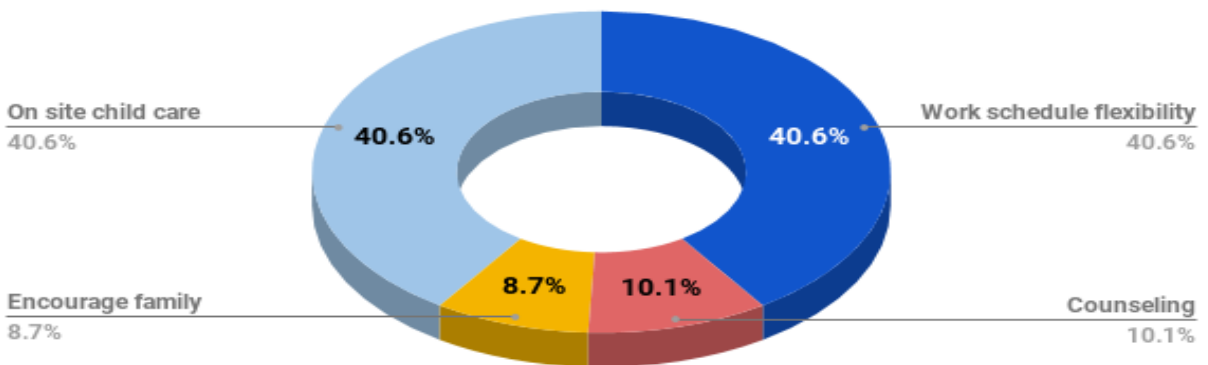


Table – 2.2

From table 2.1, we get to know that, DBL does not provide any help to their employees in terms of balancing their life. 97.1 percent replied in negative when asked if the organization provide

any help for them in terms of balancing their life. However, there were few exceptions as 2.9 percent respondent said yes as they do get support from their supervisors or senior authorities. But again, there is no official policies that have been made for the female or male employees in general that can help or support them to balance their life.

From table 2.2 provide the survey response of employees who were asked about expectation from the organization in terms of supporting them of balance out their life. A big percentage of 40.6% employees expect onsite child care as a large number of employees working in the organization are mothers and as mothers, leaving their babies at home specially newborns babies, age from 11 month – 2 years. So, onsite child care can be a big support for female employees, especially for single mothers, who often had to quit their jobs and give up on their dreams for lack of support. However, another 40.6% female employees want flexible work schedule facility from the organization. So that, they can work efficiently as well as maintain a good personal life. Also, 10.1% and 8.7% thinks that counseling and encouraging employees for family vacations can help them to balance out their life and make their life a lot easier.

6.0 FINDINGS

- **Increase in female employee dissatisfaction**

Long working hours and excessive workload is a part of banking organizations. However, female employees suffer the most because of these factors. They find it really difficult to balance their life. They face pressure from family as well as office. Especially, mothers or single mothers find it really challenging to work and take care of their children. It also create problem in their family life as they can't give proper time to their family. It creates a distance between family members and cause a lot of issues. This affect on their work life as well. They lost their interest in work and started to take work as a burden. As a result, absenteeism rate increase in the organization. Work efficiency also decrease. This is not only harmful for the employees but also affect the organization as well.

- **Double standards**

Our society has created a double standard for male and female working category which is one of the biggest reasons for female employees not being able to balance out their work and family life. Although our society has changed their outlook toward working women and although the female participation rate in the working sector has been increased over the year, our society has not being able to be equal toward working men and women. In our society, according to traditional mindset, a women's priority is toward their family, so when a women is working for long shifts and come home late, they had to though a lot of criticism and pressure. On the contrary, men do not have to go through this extra pressure as when men spend more time at work, they are earning for the family and also their participation in performing family duties and responsibilities are least expected. They do not carry the burden that most of the women do.

- **Decrease in female employee participation in banking sector**

In 2007 the number of women employee was and in 2006 the rate was %, which means the rate of women employee rate drop to %. The reason behind this decrease can be the long working hours and pressure of work in banking sector. Also, women employees to not get proper support to balance out their personal and work life.

- **Affect on health**

Female employees suffer from both physical and psychological health issues more than male employees. The affect female employees suffer from -

Physical health

Work and family life misbalance can affect both mental and physical health. Neck pain, back pain, headache, eyesight problems are some common problems.

Psychological health

Work and family stress can also affect on mental or psychological health. Stress, anxiety, depression etc are common psychological diseases that can be seen among female employees working in banking sector.

- **Organization's view on work life balance**

Organizations think there's nothing much organization can do to balance employee's work life. Organizations feel that, it is up to individuals to balance out their life. Organization cannot do much support employees.

7.0 RECOMMENDATIONS

- **Social support**

If society change their traditional opinion about working women and be equal toward both working men and women, it would reduce a lot of stress for female employees. Working women should be more respected and family members must be more understanding toward them.

- **Organizational Support**

Organizations must change their change their outlook toward work life balance. They must support their employees to maintain a balanced life. Some change in organizational policies in favor of employees can reduce stress level and increase efficiency in work. Organizations in general, can support female employees to balance their life by providing them flexible working hour schedule and onsite child care facility. It would be a great help for new mothers and single mothers as well. It would also help organization to achieve organizational success.

- **Family Support**

Family support can make a big difference and can help women in any working sector to have a balanced life. Family members must be very understanding and respect the sacrifice that women do in order to balance both parts of their life.

- **Self – esteem**

No matter how stressful working in a bank is, an employee must always keep calm and take decision accordingly. Female employees must keep themselves strong, focus on their career growth, be confident and never doubt or give up on their dreams.

- **A good working environment**

A good working environment can also support female employees to keep up with long working hours. A healthy relation with co – workers and guidance from supervisors and seniors can make their life a little easy. In fact, this can help them to be more careers focused and more efficient and also help a lot to live a balance life.

8.0 CONCLUSION

Dhaka Bank Limited is one of the most respected and well known organization in our country. Dhaka Bank Limited has a good working environment, good work ethics and morals in the organization. DBL provide a fare salary and incentives to their employees. In spite of all the good qualities, work life balance for female employees is increasing and it is affecting the organization as well. It is high time to take initiative to support employees in general and especially female employees to balance their work and personal life. A happy and stress free employee can work more efficiently and bring success to the organization. So organization must always be supportive and make policies to support them to have a balanced work life.

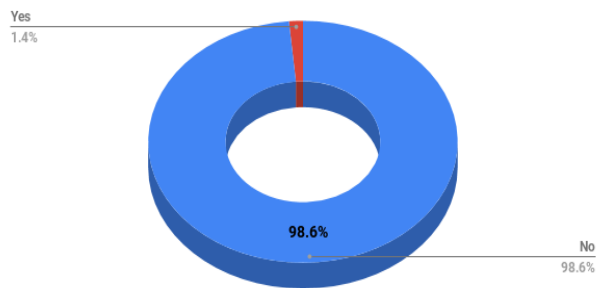
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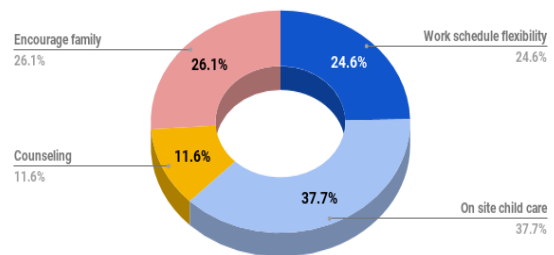
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10.0 APPENDIX

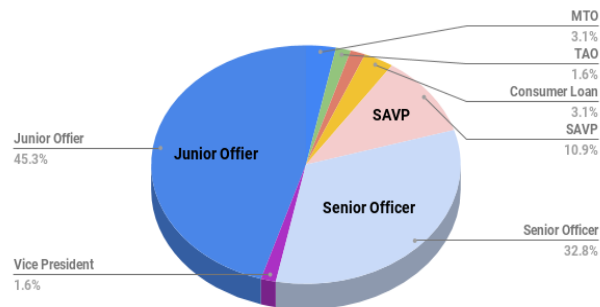
Do you get paid for overtime?



What kind of organizational support do you expect from your organization?

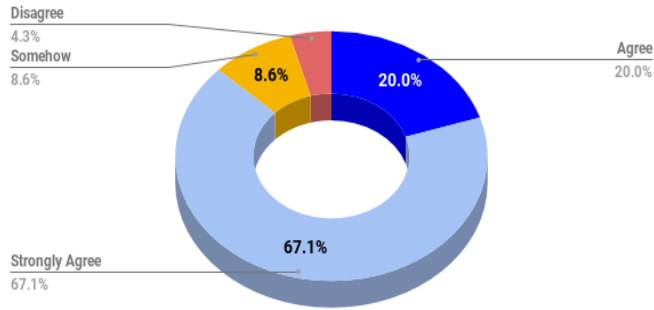


What's your designation?

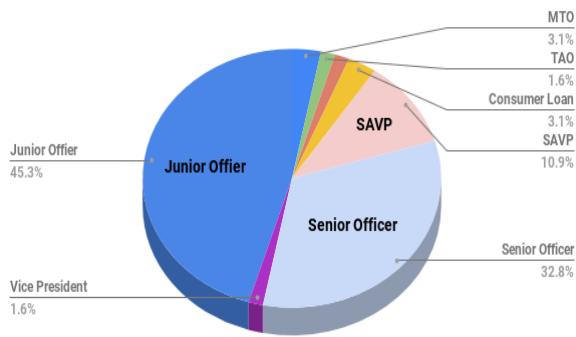


WBL For Female Employees at Dhaka Bank Limited

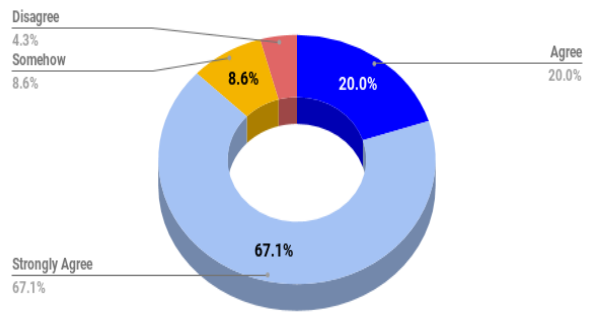
Do you think balancing your work and family life is affecting your overall health?



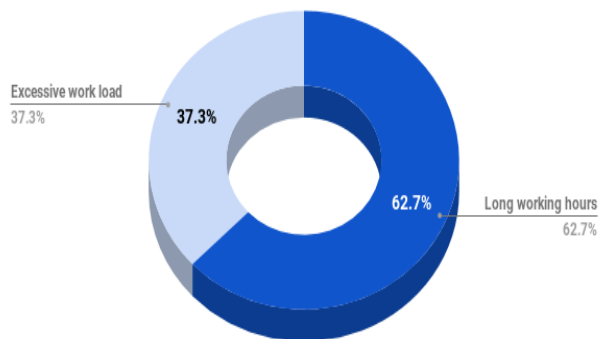
What's your designation?



Do you think balancing your work and family life is affecting your overall health?

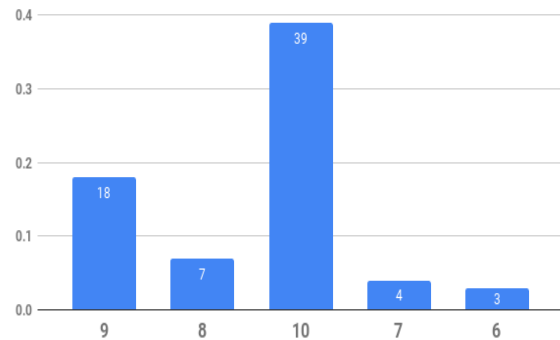


What is the most challenging part of your job?



How Difficult it is for you to balance your work and family lie?

Here, 1 = Very easy and 10 = very difficult



Industry	Banking
Company name	Dhaka Bank Limited
Type	Privet Banking sector
Year of Commencement	July 05, 1995
Headquarter	Dhaka, Bangladesh
E- mail	Info@dhakabank.ank.com.bd
Web Page	www.dhakabank.com

Table – 1.1

Age Range	N	%	Marital Status	%	Designation Level	%
21 - 25	6	8%	Married	72%	Senior Level	18%
26 - 30	13	19%	Unmarried	28%	Mid Level	22%
31- 35	22	31%			Junior Level	33%
36 - 40	18	26%				
41and above	11	16%				
Total	70	100%	Total	100%	Total	100%

Table 2.5