# CRISIS ADAPTABILITY OF PRIVATE-SECTOR URBAN WORKING WOMEN: COVID-19 DISPATCHES

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**Abstract**

The study aims to provide an in-depth understanding of the experiences of private-sector working women during a crisis, focusing on the COVID-19 period. Using a qualitative approach and the Reuben Hill's ABCX family crisis model, this study delves into the nuanced struggles of these women and how they faced these adversities; such findings often get obscured in the aggregate nature of quantitative analysis. Utilizing eighteen in-depth interviews, which included sixteen Bangladeshi white-collar working women from the private sector in their early and mid-level careers and two experts in gender studies, we investigated three recurring themes: work-life balance disruption, organizational support, and leadership roles. The findings reflect how the women experienced significant stress when balancing remote work with additional household responsibilities and chores, especially when they lacked substantial support from family members. At the same time, the importance of organizational support in adapting to the changing environment is highlighted in the findings, which can enable organizations to incorporate gender aspects when formulating policies. The additional caregiving responsibilities at home during crisis harm their job and career, affecting their leadership potential. Furthermore, the findings emphasize the unseen and undervalued nature of unpaid domestic care work primarily carried out by women during COVID-19. By recognizing and addressing this issue and developing policies that support the reduction and redistribution of unpaid care work, we can alleviate the hardships faced by women during any crisis.

**Keywords:** COVID-19, White-Collar Working Women, Work-Life Balance, Adaptability, Private Sector

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## Introduction

This paper emerges from an interest in the deeper understanding of the nuanced experiences of working women[4], especially in the private sector, amidst crises such as COVID-19, an under-chartered area in research. Inspired by the ABCX family crisis model of Reuben Hill (1949, 1958), this study offers a unique perspective on the strategies employed by working women to navigate the uncertainties and increased responsibilities both at home and in the workplace during periods of a crisis, recognizing their pivotal role in supporting families and communities.

Disasters and crises disproportionately impact marginalized, impoverished, and socially excluded individuals. Previous experiences of crises, including economic recessions, have underscored the unequal burden men and women bear (Boca et al., 2020; Quisumbing et al., 2018). Prior to the COVID-19 pandemic, disasters typically prompted women to reduce their working hours or temporarily step down from their jobs (Andrew et al., 2020). However, the pandemic imposed unprecedented challenges, mandating complete lockdowns that pronounced the burden of working women with multiple roles, such as daughter, sister, wife, daughter-in-law, and mother. They were compelled to juggle increased household responsibilities alongside paid employment (Andrew et al., 2020; Collins et al., 2021; Hennekam & Shymko, 2020; Manzo & Minello, 2020; Qian & Fuller, 2020). This issue becomes more critical for women with children since children naturally seek support and care, often turning to their mothers. This leads mothers to divide their time between caregiving responsibilities, which is identified as a primary challenge for women during the COVID-19 pandemic (Collins et al., 2021).

In Bangladesh, women bear the primary responsibility for family and household roles, which poses substantial challenges to their well-being. Before the COVID-19 pandemic, women in Bangladesh spent, on average, three times more time than men on unpaid care and domestic work (Bangladesh Bureau of Statistics [BBS], 2018). The COVID-19 outbreak has exacerbated these challenges, significantly increasing the working hours for women as family members remain home throughout the day. Though working from home enabled women to work safely and save commuting time, it posed several challenges to their efforts at striking a work-family balance. While most of the studies on work-life balance have been conducted in the context of developed countries (Uddin et al., 2020b), there is a dearth of literature in this issue in emerging economies like Bangladesh, where there is a lack of work-life balance policies and support systems.

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[4]   Working women in this paper includes women working in professional, managerial, or administrative positions, and do not engage in manual labour, skilled or unskilled, that might involve the application of tools and machinery, in jobs labelled as blue-collar.

Scholars worldwide have explored the various perspectives on how COVID-19 has affected women. Research has extensively analyzed the differential impact of COVID-19 on women compared to men (Chauhan, 2021; Farré et al., 2022; UN Women, 2020), with a specific focus on working women (Affouneh et al., 2022; Parlak et al., 2021; Saqui & Mehjabeen, 2023; Sarker, 2021; Sumalatha et al., 2021; Uddin, 2021), gender roles (Ehsan & Jahan, 2022; Power, 2020; Santos et al., 2021;), and gender equality and equity (Carli, 2020; Farré et al., 2022; Fisher & Ryan, 2021; Reichelt et al., 2021). These studies have shed light on how COVID-19 has impacted women's financial stability, the complexities of balancing multiple roles at home and outside, and the additional challenges that lockdown measures imposed.

While much of the literature focuses on the impact of the pandemic crisis on various demographics, including different ages, social statuses, and professions, there is a notable lack of research on how Bangladeshi women in the private sector have adapted to the crisis. This study fills in the gap by exploring (1) the key challenges private-sector working women in Bangladesh faced due to the additional responsibilities and stress during the lockdown, (2) the adequacy of support received by them from their workplace to manage the unearthed challenges, and (3) the adaptability techniques of these working women at their work and personal life amidst the crisis.

Using in-depth interviews of sixteen working women at early career and mid-level and two gender studies experts, this study reveals fascinating insights into the experiences of the women in handling unpaid and overburdened home care while at the same time ensuring their career and job. This study uses the lens of the ABCX family crisis model, which portrays the adaptation in the face of crises like COVID-19. The theory posits that families are dynamic, adaptive systems influenced by internal and external factors (Hill, 1949, 1958).

The paper is structured as follows: section two reviews the literature on the impact of the COVID-19 on working women; section three outlines the theoretical framework; section four details the methodology; section five summarizes interview findings; section six discusses these findings; section seven expands the implications of the study; and section eight offers concluding remarks.

**Literature review**

Unpaid care responsibilities have a negative and measurable impact on women's participation in the paid economy. As per ILO, 606 million women were outside

the labor market due to their unpaid care work in 2018 (Addati et al., 2018). Women accounted for 75 percent of household chores (Moreira da Silva, 2019). ILO also reported that, on average, women spent about three hours more per day on domestic and care work than men (Pozzan & Cattaneo, 2020).

In patriarchal societies like Bangladesh, women who work often struggle to balance their professional and family duties, primarily because of their expanding roles in the family. This challenge is mainly influenced by traditional gender norms, which are based on the common stereotypes of men as "breadwinners" and women as "homemakers" (Gutek et al., 1991). This situation worsened during COVID-19 because of the additional burden of household work and caregiving (Jahanshahi et al., 2020; Megatsari et al., 2020). In many sections of the nation, the traditional belief that males should be the primary "provider" still holds, with a higher emphasis placed on a woman's domestic rather than professional pursuits (Bridges et al., 2011). As a result, women frequently depend on males for financial stability (Salway et al., 2003) and safety, as well as their social position and recognition (Kabeer, 1997).

UN Women (2020) found that the degree of domestic duties increased manifold for women due to the COVID-19 lockdown, which enhanced caregiving duties to dependents, including children, extensive cleanliness, and health services. Similarly, several studies highlighted the double shift of working women (Field et al., 2023; Mehta & Sam, 2021; World Economic Forum, 2021), the additional household burden due to the absence of domestic help in the house (Latika et al., 2021; Tayal & Mehta, 2023), the lack of support from the other members of the family (Qutami & Hamdan, 2023). All these created additional stress, burdens, and responsibilities for working women.

However, a few upsides of COVID-19 were also found for some people; with reduced commuting times, working individuals had more opportunities to spend time with their families, forming stronger family bonds due to increased time together (Alhas, 2020; Roshgadol, 2020). Research suggested that employees had more flexibility during pandemic conditions since they could work from home, put in fewer hours, or follow other schedules (Uddin et al., 2020b, 2020a).

Although there is little doubt that views regarding women and the workplace are evolving, much work remains. Women who are married and/or live in families with dependents are far less likely to engage in the labour market (Carrillo, 2024), which is a clear example of how cultural norms influence employment trends.

This emphasises the "double load" often confronting women seeking to enter the workforce—balancing obligations at home and work. Contrastingly, married males tend to be more active in the labour force since they serve as the "traditional" breadwinner. There is also unmistakable evidence of more traditional attitudes regarding female involvement and the role of women generally, particularly in rural regions (Bridges et al., 2011).

**Theoretical Background**

This study adopts the framework of Reuben Hill's (1949, 1958) ABCX family crisis to understand the crisis adaptability of private-sector working women in Bangladesh during the COVID-19 pandemic. This theory posits that families continuously adjust and evolve in response to internal and external challenges, and it emphasizes the significance of family, social, communal, and organizational support in adaptation. Summarizing his model, Hill (1958, p. 143) said:

> "A (the event) → interacting with B (the family's crisis-meeting resources) → interacting with C (the definition the family makes of the event) → produces X (the crisis)."

The four components of the theory are:

- ***The stressor event (A):*** The stressor could be any life event or transition which can hamper the family's equilibrium. Few examples of stressors could be: sudden poverty, prolonged unemployment, natural disasters like pandemic, floods, cyclones, war, and refugee status. Another way to understand the stressors is through people's expectation of such events - they could be normative (expected life transitions) or non-normative (unexpected crises like the COVID-19 pandemic).

- ***The crisis-meeting resources (B):*** Resources are defined as the abilities of the family to resist the stressor event (A) from creating disruption in the family system. Resources can be both external (social support systems, community resources, organizational policies) and internal resources (emotional resilience, skills, and capabilities of family members). Family's adaptability techniques in terms of stressful events by agreeing on family role structure and prioritizing family interests over personal are also deemed as crisis-meeting resources.  Families that leverage available resources and adopt equitable role distributions can adapt positively, fostering resilience. When cultural norms inhibit effective resource utilization and coping mechanisms, negative adaptation occurs, leading to heightened stress, burnout, and potential long-term impacts on family members' mental and

professional health (McCubbin & Patterson, 1983; Patterson, 1988, 2002).

- ***The definition of the stressor (C):*** Hill (1958) defined (C) as "This is the meaning aspect of the crisis, the interpretation made of it." Families subjectively define any stressor in light of their values and past experiences of similar stressful events. This definition could range from seeing a stressor as an opportunity for growth or as uncontrollable to the point of family breakdown. Hill suggested that if the definition (C) is not positive and hopeful, the families will struggle to handle any crisis despite having enough resources (B).

- ***The crisis (X):*** Citing Burr (1973), McCubbin and Patterson (1983, p. 10) defined crisis (X) as "the amount of disruptiveness, disorganization, or incapacitatedness in the family social system". All the factors (A), (B), and (C) collectively shape the family's ability to handle the stressor and prevent it from moving towards the crisis (X). If the family fails to provide adequate resistance to the stressor, it will force moving away from the family equilibrium and prolonged instability risking the existing family structure.

## Methodology

This study employed qualitative research methods to gain insights into the crisis adaptability of private-sector urban working women in Bangladesh. To this end, we collected data from two groups of participants: urban-based white-collar working women and gender studies experts, selecting them through a purposive sampling technique. We interviewed sixteen working women across six industries (banking, education, healthcare, agency, Information Communications Technology [ICT], and RMG) and two gender studies experts, whose background information is provided in Table 1.

**Table 1: List of the interviewees**

| Serial | Gender | Interviewee designation | Industry | Code |
|--------|--------|-------------------------|----------|------|
| 1 | Female | Human Resource | Banking | WW001 |
| 2 | Female | Human Resource | Banking | WW002 |
| 3 | Female | Senior Principal Officer | Banking | WW003 |
| 4 | Female | Head of Business Development | Education Services | WW004 |
| 5 | Female | IT instructor | Education Services | WW005 |
| 6 | Female | Senior Executive | Healthcare | WW006 |
| 7 | Female | Freelance Photographer | Agency | WW007 |
| 8 | Female | Planning Manager | Agency | WW008 |

| 9 | Female | Associate Account Director | Agency | WW009 |
|---|---|---|---|---|
| 10 | Female | Trainer | ICT | WW010 |
| 11 | Female | SQA Engineer | ICT | WW011 |
| 12 | Female | Assistant Manager | ICT | WW012 |
| 13 | Female | Production Merchandiser | RMG | WW013 |
| 14 | Female | Production Merchandiser | RMG | WW014 |
| 15 | Female | Production Merchandiser | RMG | WW015 |
| 16 | Female | Owner | RMG | WW016 |
| 17 | Male | Professor | Academic of Gender Studies | GE001 |
| 18 | Female | Researcher | Gender Studies | GE002 |

In-depth interviews were conducted as they are preferred over other qualitative data collection methods, such as focus group discussion (FGD), paired interviews (PI), etc., to explore the topic's sensitive nature. The number of interviews was based on the data saturation point, where further interviews no longer provide new thematic insights (Guest et al., 2006). Two pilot interviews were conducted to improve the reliability and validity of the interviews. We used semi-structured separate discussion guides to shape and guide the in-depth discussions. Insights from the literature review and pilot interviews helped in designing the discussion guide.

Interviews were conducted face-to-face and through the online platform Zoom. They lasted between thirty minutes and one hour and twenty minutes. Interview questions comprised basic questions and probe questions to elicit further clarifications (King et al., 2019; Silverman & Marvasti, 2008).

The recorded interviews were transcribed, translated, and reviewed. The transcripts were coded to find recurring themes. The coding system deployed was based on the insights from the literature review and the theoretical framework adopted for this study. Several rounds of reading the transcripts helped in reducing the data, displaying it, and drawing conclusion (Miles & Huberman, 1994). Three recurrent overarching themes emerged from the data analysis (Weber, 1990) and are presented in Table 2.

**Table 2: Themes from qualitative analysis**

| Code | Recurring themes |
| --- | --- |
| **Work-life balance disruption** | Stress and mental pressure |
| | Childcare and domestic workload |
| | Work from home experiences |
| **Organizational Support** | Benefits |
| | Gender insensitivity |
| **Leadership Role for Women** | Outlook towards women's role |
| | Effect on performance assessment |
| | Promotion and leadership opportunity |

**Findings**

*Work-life balance disruption*

Historically, women have tackled the lion's share of household chores across communities. As women entered the workforce, their responsibility for household chores was not reduced; instead, a concept of balancing between professional and family duties emerged. This paper aims to understand how the crisis, in this instance COVID-19, impacted that "balance" among urban white-collar working women in Bangladesh. The interviews revealed that the challenge of role overload at home and work was a common experience for most working women during COVID-19. One married participant with two children (WW005) lamented, "I was not able to manage everything due to too much workload." Highlighting increasing workload on all fronts, a banking professional of twelve years (WW003) informed:

> Work pressure had increased significantly during COVID-19. They (the organization) made us work too much and we had no personal life. They also made us work on off days. The part-time help was no longer allowed in my apartment. Cleaning everything (my clothes and bags), showering right after I got home, cooking nutritional food, washing every grocery, and handling home were becoming too difficult alongside office work.

COVID-19 was a special kind of crisis for professional women, particularly mothers. The lockdown forced all family members to co-exist at home, i.e., the women provided more nurturing for these members. Also, the commencement of online schooling for children meant extra work for mothers who had to help their children with online classes. On this note, (WW005) added,

> The school of my eldest child transitioned to online, and I needed to ensure that my child's schooling was well managed. I needed to review the material and notes from the online classes.

The traditional gender norms and societal expectations from women regarding their domestic responsibilities ensured that the additional workload due to the pandemic falls primarily on women. This acted as an external resource constraint and exacerbated the stress during a crisis, as highlighted by the respondents. Another female banker (WW001) opined,

> Women are expected to do all the domestic work in our society. We could not keep a maid at that time due to COVID-19 fear. So, women were under severe work pressure, even at home. Managing both office and home was really difficult.

This societal norm often limits male participation in sharing the domestic load even when family members understand the increased burden on women. (WW005) reflected, "My husband is incredibly empathetic but lacks hands-on assistance. However, he is not inclined to assist me in the kitchen."

However, a few participants acknowledged receiving support from their family members to share the additional workload. One business development manager in an ICT company (WW010) said, "When the lockdown happened, all four members of the family started working together to do the household chores." (WW005) added that even though her husband did not assist in the kitchen, her parents helped with the household chores. She said, "My family [parents] took care of my younger child while I was occupied with office work. Occasionally, they performed their household tasks independently."

Regardless of whether they received support from family for household tasks, one commonality among these working women was that the responsibility for managing household chores—either completing them themselves or delegating to others—ultimately rested solely with them. As (WW006), a divorced parent of one child working in the healthcare sector living with her parents, reflected, "I had to take care of everything at our home. This was the most challenging part."

Another aspect of increased workload that was unique to the crisis at discussion, i.e., COVID-19, was the demand for quick technological adaptation for remote working on these working women. This demand further compounded the stress and prolonged the working hours experienced by these women, increasing their

cognitive and emotional load. This also reduced work productivity and blurred strict work/home hour demarcations. A senior-level executive at an education service company (WW004) noted, "We were not very accustomed to working from home, so work speed faltered as we also had to take on the technological aspect." Another participant (WW005) added, "The working hour was extended during COVID-19 as we also had to spend a lot of time learning how to use the technology." The creeping of professional engagements beyond working hours became a practice during remote working, as informed by (WW011), "We had to attend meetings even at 11 pm, which was never the case before COVID-19." Such overflowing of working hours added to the uncertainty and stress experienced by these working women.

Alongside uncertainties and work pressure, the business slowdown triggered panic among employees. The uncertainty regarding job security and the pressure to perform efficiently added to the mental stress. (WW004) added, "When service was slowing or closing down, we had severe mental pressure; panic spread throughout the industry."

In addition, there was fear of losing one's job or a partner's job. Two aspects convoluted this fear for working women. Firstly, the power imbalance in the marital relationship due to the potential job loss of one's spouse, and secondly, the stress experienced due to such a fear. A production merchandiser in an RMG company, (GR002) explained,

> Although I wasn't worried about losing my job, my husband faced a reduction in his yearly bonus, and he was under mental strain due to the prospect of job cuts. This stress transferred to me, making it challenging to support him emotionally and financially at that time.

To understand this marital phenomenon, this study discussed academic experts on gender studies (GE001 and GE002), who highlighted this complex situation based on their research findings:

> When husbands lost their incomes while females still had jobs…it impacted their relationship. When the empowered women went back home and had to fall back in traditional shoes, she was unable to cope up with it and her mental health suffered. (GE001)

> Husbands losing jobs was not empowering for them. Wife was playing the bread earner's role and that had often initiated violences as the males could not tolerate that. (GE002)

Contrary to the above negative experiences, few participants expressed that the COVID-19 imposed lockdown increased their family bonding as they could stay home to care for children. One participant (WW005) recalled that she developed a stronger bond and a deeper understanding with her children during the pandemic, citing, "My eldest child achieved their highest result at that period." Another participant (WW011), an engineer working at an ICT company, reminisced this period, "We had no choice but to be at home, which led to a better bond among us [family members]."

### *Organizational support*

One of the aspects of Hill's crisis model (1949, 1958) is the availability of resources in aiding individuals and families to adapt to any crisis. One such resources to tackle the challenges of the pandemic in their profession for working women was the organizational support structure. Organizations providing support such as transportation, medical assistance, or flexible working arrangements eased the pressure on working women, aiding their adaptability during the pandemic crisis. Participants have highlighted organizational support as an enabler for adapting to the crisis. Many participants (WW001, WW002, WW010, WW013, and WW015) received commute support, which helped them to maintain social distance while commuting. Some organizations allowed the bringing of office resources like laptops to home for remote work (WW012) while others offered internet facilities (WW011).

Moreover, some organizations arranged for medical reimbursement, insurance for medical expenses, and support for expedited COVID-19 tests and results, which was a challenge for everyone at the time. One banking professional (WW002) shared how her bank's call centre provided 24/7 medical emergency support, "We had a continuous call centre for the office that would support us when anyone felt ill. Doctor, car, and ambulance support were given from the organization."

Despite such supportive company-wide policies, many companies also implemented measures that harmed employees, increasing their vulnerability to the uncertainties that ensued in the crisis. The study participants reported that organizations had varying attitudes regarding salary cuts during the pandemic. Notably, banking professionals interviewed in this study did not face any salary reductions (WW001, WW003). The salary reduction situation was different for different education services. For example, (WW004), an employee at a foreign education service, did not face a pay cut, while (WW005) from a local education

service got her salary reduced. One participant working at an event management company (WW008) experienced a salary reduction that was later refunded once the business regained normalcy; however, her festival bonuses were slashed.

As revealed by the study's participants, the salary reduction situation in the RMG sector also appears to be mixed. While (WW014) and (WW015) received their full salaries, (WW013) experienced a 30% cut along with the cancellation of her festival bonuses. The same scenario prevailed in the IT industry, where (WW010) faced salary cuts, but (WW012) received her full pay.

Besides measures like salary cuts and withholding of festival bonuses, companies also revealed a lack of gender nuances, as experienced by a few participants. Often, organizations failed to recognize the increased domestic workload for working women during the pandemic, which resulted in demotivation for these women. As (WW001) shared, "The fact that women already have to do domestic work after office was not considered by the organization as they would call us for meetings whenever needed." Such incognizance added to an already heightened stress level for these women.

Overall, the study reveals a complex landscape of support measures that simultaneously enhanced and undermined the assistance working women received from their organizations. It was noticeable that the larger organizations were generally better equipped to support their employees than their smaller counterparts. However, many organizations – regardless of size - were ill-prepared to navigate the challenges of the pandemic. As a result, they could not offer sufficient support to alleviate the multifaceted stresses that working women experienced at home and in the workplace.

### *Leadership role for women*

The additional caregiving responsibilities at home during a crisis negatively impact women's job and careers. Remote working during the pandemic placed women's jobs at home setting. Juggling both roles within the same space had put them at the risk of facing penalties for appearing less committed to their work. Such risk was not entirely unfounded due to gender insensitivity in organizational policies and measures. Due to a lack of female representation within its decision-making body, an acute lack of awareness and acknowledgement of the extent of women's dual responsibilities and their struggle in balancing these remain in the organizational landscape. A negative loop, thus, might had formed where a lack of female presence in leadership resulted in such penalties that hindered women's career progression

and inclusion to decision-making bodies. A few respondents highlighted to this nefarious treatment and alluded to such a harmful cycle for women employees during the crisis of COVID-19. An IT specialist (WW011) remembered attending online meetings at 11 pm; a scenario never existed before the pandemic. Another employee from the RMG sector (WW013) shared,

> During work from home, the women would stay unavailable during iftar preparation time, and for that, we had to hear a lot of complaints from management, and in the leadership case, they would say we were un-available for leadership, and so male were more suitable for leadership roles.

Such anecdotes reveal another angle to the above cycle, where the organizations assume that women are less suitable for leadership roles that demand long hours and high availability as they have demanding caregiving responsibilities that require them to be constantly available for their families. As a result, organizations may view women as being less committed or available compared to men, leading to biases against them in leadership positions. These organizational biases and lack of support can be seen as a lack of crisis meeting resources that negatively impact women's professional growth. At times, despite putting more effort than the men, the performance and output were overlooked. (WW013) added,

> Though the female employees performed better even through and after COVID-19, an assumption was formed that women aren't available in certain times as they are busy with family and so are not fit for leadership roles and supervising teams.

### *Adopted adaptability techniques*

This study finds two distinct types of adaptions experienced by the interviewed white-collar working women. The first type occurred regarding their job, often facilitated by organizational elements, including colleagues and line managers. The other kind of adaptation took place within the family setting.

The initial adaptation at work was primarily driven by government-mandated lockdowns rather than organizational initiative. Most companies complied with government regulations by enabling their employees to work remotely from home. Organizations that had already integrated technology into their workflows—particularly those in the finance and tech sectors—were better prepared for this transition. To support their employees in their adaption to remote working, some organizations covered internet service costs, while many allowed employees to take their laptops home. As the situation evolved and physical offices began to

reopen, albeit at a limited capacity, the working women continued to coordinate with their colleagues and managers to minimize their time spent outside the home. This collaborative effort highlights the importance of both organizational support and personal initiative in finding adaptability techniques in the workplace. Some of the notable reflections of the participants include:

> My company helped me with internet facilities from the beginning of the work from home period. So, I did not have to face any connectivity issues. (WW011)

> We were allowed to bring the laptops to our homes. (WW012)

> I had my office laptop plugged into a stable internet connection and I worked from my own room using the setup I had on my table. (WW010)

The adaptation happened at home, however, were multi folds. Working women adapted to their "new reality" squeezing both professional responsibilities and increased household duties within the same timeframe and space. As one participant (WW005), a mother of two young children, explained. "I tried to multitask so that I can manage more work in less time including office work and household chores. I used to plan the next day before going to bed."

Participants also became more mindful about their time management and established routines to create defined work-home demarcation. For instance, another participant (WW010) noted the necessity of discipline for better time management, "We had to become more disciplined in terms of leaving the house or doing the household chores, spending time with the family." Similarly, (WW012), an assistant IT manager, shared her experiences from the lockdown period, emphasizing the need of a structured routine amidst the chaos. She explained:

> When I was allowed home office, I divided my day into parts. Early morning I used to do household work. Then, some office work. From 12 to 1 pm, I had a break, I utilized this period to prepare and serve lunch to my family. Again, I went back to work, and lastly after work, spend family time.

Another type of adaptability technique employed by these women was coming to a shared understanding of the crisis within the family, which enhanced mutual support to brave the situation as one unit. This collaboration extended from sharing of household chores to sharing in financial responsibilities. One of the participants, who was living with her parents and siblings during the lockdown (WW011), discussed how her family members came to an understanding of sharing household

tasks so none was interfered during their meetings:

> We all agreed that whenever someone has their office meeting, they will be exempted from the household work for the time being and someone else will substitute them. For example, if something was on the stove and if it were my responsibility to check and I were in a meeting, I would ask my mother/ sister-in-law to look after it and she would do that.

Another participant (WW010) recalled how her younger brother stepped up to share household expenditures to mitigate her stress, "My younger brother took up the responsibility to pay the utility bills, which I could have done but he did so to support me so that I could do my office work in peace."

Finally, few of the participants (WW002, WW003, WW005, WW010, and WW011) shared that they relied on positive thoughts, meditations, and prayer regularly as essential coping strategies during the unprecedented lockdown imposed by COVID-19. Such practices offered them a sense of peace and resilience against the face of uncertainty. (WW011) said, "Saying my prayers regularly helped to keep myself away from stress." Echoing similar sentiment, (WW005) shared, "I used self-motivation and meditation mechanisms. One of the noteworthy practices was saying my prayers regularly." One participant (WW010) explained how shifting mindset helped her to face the challenges of the period. She explained her lockdown mantra as "I am not taking this [COVID-19 lockdown] as a negative but as a positive that happened to us." A banking professional for about fourteen years (WW002) emphasized the importance of building positive mindsets among employees during those challenging time of lockdown. She reflected, "We built a positive mindset, [through] support from women."

## Discussion

This study aims to develop deeper insights into the experiences of urban white-collar women working in the private sector in Bangladesh by identifying the work-life balance (WLB) challenges they faced during the pandemic and how they adapted to these challenges. It seeks to understand these challenges through Reuben Hill's ABCX family crisis model (1949, 1958). The findings explore the pandemic and lockdown experiences of these working women (A), the family and organizational resources available to them for adapting to the crisis (B), their perception of the struggle (C), and how they adapted to the crisis with the help of (B) and (C).

This study concurs with the growing body of literature suggesting that women experience a differential impact from any crisis, in this case, COVID-19 (Alon et al., 2020; Asian Development Bank (ADB) & UN Women, 2022; Carli, 2020; Craig & Churchill, 2021; Depalo, 2023; Katikireddi et al., 2021; Qian & Fuller, 2020; Qutami & Hamdan, 2023; Reichelt et al., 2021; Wenham et al., 2020). The findings reveal an increased household workload to the detriment of the elusive work-life balance for white-collar working women in the private sector in Bangladesh. The primary reasons for the increased household duties include the caregiving for home-bound family members, online schooling of the children, and a lack of a helping hand. The increased household duties for women were not unique to Bangladesh but rather represented a global phenomenon (Alharthi, 2022; Del Boca et al., 2020; Hjálmsdóttir & Bjarnadóttir, 2021; Kallitsoglou & Topalli, 2024; Women's Budget Group, 2020; Yamamura & Tsustsui, 2021). Gender roles often dictate that women are primarily responsible for domestic chores, irrespective of their professional commitments, giving rise to the "second shift" phenomenon for working women (Hochschild & Machung, 1989, p. 26). However, what may be unique to the context of Bangladesh is the lack of various work-life balance supports, such as work schedule flexibility, compressed working hours, and on-site baby care facilities that developed economies usually offer (Dulk et al., 2016); hence, Bangladeshi working women suffered more without such resources.

These interviewed women also faced increasing workload at their jobs and a blurring of work-life boundaries (WLB) during the pandemic. The sudden demand to adapt to remote work settings, the need for upgrading technical skills, and increased interruptions at work due to family needs threw working women off balance in their WLB equation (Ehsan & Jahan, 2022; Kallitsoglou & Topalli, 2024; Leroy et al., 2021). All these factors resulted in additional stress for working women in their already stressful lives. The pressure to juggle the heightened expectations of multiple roles led to women experiencing role strain (Goode, 1960) This was particularly detrimental for women, as they internalized the failure to maintain WLB as a personal failure rather than a social limitation (Toffoletti & Starr, 2016), damaging their mental health (Henderson et al., 2016), lowering their productivity (Staniscuaski et al., 2021) and shattering their career ambitions (Saqui & Mehjabeen, 2023).

These debilitating experiences, without considerable help from family members, forced these working women to adapt haphazardly and inadequately to the "new normal" of the pandemic crisis. Such adaptations are highlighted in the family crisis model, which suggests that families with robust internal support systems

are better equipped to handle crises (resulting in positive adaptation outcomes), while those without struggle significantly more (resulting in negative outcomes). The interviewed women sporadically received support from their family members, while the overall household responsibility rested with them. Similar findings suggest fathers spent more time on childcare (Women's Budget Group, 2020) and some families exhibited semblance of "gender egalitarianism" through household responsibility-sharing (Carlson et al., 2022). Such support systems are necessary for crisis adaptability as per Hill's family crisis model (1949, 1958) and COVID-19 research findings (Gonzalez et al., 2022; Nursetiawati et al., 2023; Sriharan et al., 2020; Yang et al., 2022).

Besides increasing their professional workload, the struggling working women in this study also experienced several harmful organizational measures that were detrimental to their jobs and careers. As the pandemic wreaked havoc on business activities and revenue streams, Bangladeshi businesses resorted to cutting jobs, reducing salaries, and withholding bonuses and promotions to protect their financial performance (Habib, 2021; Madray, 2020; Murtuza, 2020), further adding to the growing distress of the working women. The current study finds varying levels of such organizational measures, with women working in large and formal sectors enjoying better financial protection.

Entrenched gender-insensitive policies and a lack of female representation in the leadership curbed organizations' ability to adequately support the struggling women employees with much-needed adaptability resources (Kundra et al., 2023). Despite women's ability to perform and deliver, their unavailability at certain times painted them as less suitable and dedicated for career progression. Such experiences bring forward the protracted debate on the significance of "visibility" at work for career growth and leadership positions (Fauzi & Mohd, 2023; McDonald et al., 2008; Moore & Trout, 1978; Richardson & Kelliher, 2015). While the visibility crisis due to work from home (WFH) should have been the same for all employees irrespective of gender, women faced a higher penalty – firstly, because they managed the lion's share of the increased household duties, leading to a greater "visibility" issue. Secondly, mostly male managers evaluated their performance, reflecting a lack of female leadership and viewpoint. Hence, women worried about their lack of visibility at work (Kallitsoglou & Topalli, 2024), which added to their overwhelming stress levels during the pandemic.

This issue needs to be addressed through careful policy designing so that such presumptions and prejudices do not hamper the career growth potential of working

women, who are efficient and strong leaders of tomorrow in the private sector. At the same time, organizations could formulate policies to encourage family-friendly workplaces, flexible working arrangements, and better work-home balance plans (Kundra et al., 2023; Uddin, 2021). Organizations that are making sincere efforts to bring gender balance in all levels of the organizational hierarchy should enforce more conducive workforce policies; however, being blind to the plight of one gender outside of work does not help these organizations make significant strides towards their gender balancing goals. The COVID-19 pandemic required rapid adaptation to work environmental changes (notably, work from home), bringing to light the wide gap in how gender balance their work environment, extending from the office to home.

The study finds that stressed working women adopted multiple productivity techniques to adapt to the overwhelming experiences of the lockdown. One of the "productivity techniques" these women adopted was multitasking. Popular culture (H. Fisher, 1999; Hochschild & Machung, 1989; Pease & Pease, 2003) has established that women are more adept at multitasking compared to men, despite a lack of scientific evidence (Mäntylä, 2013; Stoet et al., 2013). While multitasking affects productivity (Ralph et al., 2014) and causes stress (Hochschild & Machung, 1989), it remains a reality for working women (Bianchi et al., 2006; Offer & Schneider, 2011). Hence, despite the women's ascription of multitasking as a productivity tool in this study, it remains to be further examined how effective this tool was during the pandemic in aiding them.

Other adaptability techniques adopted by white-collar working women include being mindful with their time and developing routines to handle daily activities. Kallitsoglou and Topalli (2024) reported similar coping strategies employed by working mothers during the lockdown in UK. Lopez-Leon and others (2020) recommended creating a routine, maintaining a "to-do lists", and avoiding extreme multitasking to enhance work from home productivity during the pandemic.

Finally, the interviewed women sought comfort and meaning by building a positive mindset and engaging in religious practices, which helped them frame the pandemic more positively. Bentzen (2020) reported that more than half of the world prayed for an end to the pandemic. Using daily data from Google searches across 95 countries, he found that searches for prayer reached the highest level ever recorded during the pandemic. Multiple studies have found the power of religiosity and spirituality as psychological resources for crisis adaptability (de Diego-Cordero et al., 2022; Lucchetti et al., 2021; Roberto et al., 2020; Sharma et

al., 2017; Szałachowski & Tuszyńska-Bogucka, 2021). Hill's family crisis model (1958) incorporates the family's outlook on the stressor (as identified as C in the model) as an essential parameter in the adaptability journey of the family. The model suggests families who view hardship as "insurmountable" often crack under the stress of a crisis even when they have adequate resources to tackle the crisis. In a similar vein, this study also affirms that working women tried to stay positive through these psychological resources during the pandemic, and viewed it as an opportunity for growth and self-reflection.

**Implications of the study**

This paper has several academic and policy contributions. Firstly, this study participates in the discourse of the crisis adaptability of women, which has not been studied in the context of Bangladeshi professional women. Additionally, the paper uses Hill's ABCX family crisis framework in the context of stress and adjustments in a patriarchal society like Bangladesh. The study affirms the importance of family and organization support as adaptability resources through Hill's lens. Therefore, the study calls for reassessing traditional gender roles and advocates for shared responsibility in unpaid domestic care work between genders at home. It further reiterates the importance of employee- and gender-friendly policies in organizations. Women respondents in this study, particularly from larger organizations with more employees, reported having structured policies to support and empower women during times of crisis. In contrast, smaller organizations typically relied on more ad hoc approaches to provide such support. This points out the importance of adopting structural changes to make noticeable differences in gender commitment in organizations.

The organizations must inject gender sensitivity and awareness of women's "double shift" plight into their policy formulation. One of the impactful ways to bring such a vital change is to bring the perceptions of women into the decision-making through active promotion of female leadership and removal of the hurdles from the leadership path for junior women employees. The study reveals, because of the patriarchal and outdated viewpoints on job commitment and visibility, women's careers and morale face severe penalties at work. Thus, organizations should create a culture of accepting nonstandard working hours and locations embracing new working methods. This should perpetuate cultural change, shifting away from the traditional concept of working hours, which by its design disadvantages women who also provide childcare.

Another implication of the study is to give insights to policymakers and gender rights advocates for future crisis adaptabilities ensuring the gender development trajectory does not lose its momentum. Besides, this study might also induce policymakers to push for proactive interventions for long-term pandemic recovery efforts.

## Conclusion

This paper aims to understand the crisis adaptability process of urban white-collar working women in Bangladesh. Collecting in-depth qualitative data from working women and gender experts and using the lens of Reuben Hill's ABCX family crisis model, the study reveals an overwhelming increase in workload for these women, both at home and at work, the importance of family and organization resources to tackle the crisis, and the various adaptability techniques adopted by these women during the pandemic of COVID-19. The findings suggest the importance of women-friendly policies at organizations and discarding outdated perceptions of visibility and career progression. The importance of coping resources – family, organizational, and psychological – is stressed for the adaptability of the urban white-collar working women in Bangladesh.

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