COVID-19: Experiences of women in the South African banking sector

Olebogeng Pitsoe (a) Chris Schachtebeck (b)* Nelesh Dhanpat (c)

(a) Department of Business Management, University of Johannesburg, Johannesburg, South Africa
(b) Assoc. Prof. Department of Business Management, University of Johannesburg, Johannesburg, South Africa
(c) Assoc. Prof., Department of Industrial Psychology and People Management, University of Johannesburg, Johannesburg, South Africa

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ABSTRACT

Women shoulder the dual responsibilities of managing their households and professional commitments, which was greatly impacted by the COVID-19 pandemic. This study aims to investigate women's experiences in the workplace during the COVID-19 pandemic, utilizing a qualitative approach within an exploratory and interpretivist paradigm. The research adopts a case study methodology focusing on women at different levels of seniority at one of South Africa's leading banks. In-depth interviews were conducted with fifteen women using Microsoft Teams. Thematic analysis was employed to analyse the collected data, resulting in four themes and thirteen sub-themes. The four themes include i) changes in the working model, ii) organisational support, iii) continued career growth, and iv) work-life conflict. Findings indicate that women in the case organisation perceive the remote working model as advantageous, increasing productivity and improved integration of professional and personal roles. The emergence of work-life conflict was noted as a disadvantage to this new model. Although the case organisation provided some support, there is room for improvement. This study offers valuable insights for the financial services sector regarding women's experiences and areas for improvement. The research contributes to the existing body of knowledge and presents a conceptual model for organisations to support female employees working remotely.

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Introduction

Prior to the COVID-19 pandemic, women faced a number of barriers in the workplace, including organisations favoring male characteristics, women being disliked for showing agency in their careers, as well as unequal family obligations (Krivkovich et al., 2017; Ballakrishnen et al., 2019). The COVID-19 pandemic has further impacted employees in the workplace, mainly by changing the modus operandi of employers throughout the world. In addition, the impact of the pandemic on women's careers extends beyond remote work and blurring home and work responsibilities. Previous studies have examined how the pandemic affects the gender gap in terms of career progression (Krivkovich et al., 2017; Ballakrishnen et al., 2019). The COVID-19 pandemic has further impacted employees in the workplace, mainly by changing the modus operandi of employers throughout the world. In addition, the impact of the pandemic on women's careers extends beyond remote work and blurring home and work responsibilities. Previous studies have examined how the pandemic affects the gender gap in terms of career progression (Krivkovich et al., 2017; Ballakrishnen et al., 2019).

It is widely acknowledged that the COVID-19 pandemic has had substantial impact on organisation, such as operational and profitability impacts that led to potential job losses. Similarly, economies around the world were negatively impacted by the pandemic, causing job losses and emotional distress of existing employees. The pandemic has also introduced unforeseen inequalities, particularly regarding work-life balance, in new working models such as remote work. Women may face unique challenges as they prioritise domestic responsibilities while working flexibly, while men tend to expand their job scope (Ibarra et al., 2020). This study...
Therefore expands on the existing research by focusing on the experiences of women in the workplace during the COVID-19 pandemic, within a major South African bank.

This study investigates as its primary objective the implications of COVID-19 on the experiences and challenges of women in the banking industry, both professionally and personally. Since women already faced barriers pre-pandemic, it is essential to understand how COVID-19 exacerbates these challenges. Focusing on a large South African bank, this research explores women's perspectives and the impact of COVID-19 on their work and personal lives. The research is qualitative in nature and adopts a case study methodology by focusing on one of South Africa's leading banks. The sample for the study includes fifteen women at various levels of seniority at the case study bank. Data collection was conducted by means of in-depth interviews using Microsoft Teams. Data were analysed through thematic analysis, resulting in four themes and thirteen sub-themes. The findings will contribute to understanding the long-term effects of the pandemic on women in the workplace, considering new dynamics and working models.

The article commences with an in-depth exploration of the literature relevant to the study, in particular with focus on the COVID-19 pandemic and impact on the workplace, barriers to women in the workplace, as well as working in a COVID-19 world. This discussion is followed by presentation and discussion of the findings. The article lastly concludes with implications for theory and practice, as well as recommendations for further research.

Literature Review

COVID-19 pandemic and workplace measures

COVID-19 has had a significant impact on organisational operations due to government-enforced restrictions. These measures have led organisations to implement various responses, including temporary or permanent shutdowns, downsizing, upgrading digital infrastructure, and adopting flexible work contracts for employees (Oksana et al., 2021). Verma et al (2023) also argue that COVID-19 has had a profound impact for employees and the entire organisational HR strategy. Unfortunately, some of these measures have contributed to an unemployment crisis (Blustein et al., 2020), as government restrictions and lockdowns have resulted in mass layoffs and increased levels of unemployment (Svabova et al., 2020).

The current situation has brought about increased flexibility in the workplace, with employees being offered alternative work arrangements (Michel et al., 2022). To comply with self-isolation recommendations from the World Health Organization, organisations have shifted to remote work or work-from-home arrangements during the numerous lockdowns (Dubey and Tripathi, 2020). Working from home (WFH) offers advantages such as increased autonomy, better work-life integration for employees, and reduced employee-related costs for organisations (Nordin et al., 2016). It also provides benefits such as reduced travel time, enhanced work flexibility, and increased productivity. However, WFH also presents challenges, including limited social interaction with colleagues, lengthy online meetings, and working in environments ill-suited for remote work (Bolisani et al., 2020). In cases where WFH was not possible, organisations implemented measures such as reducing working hours and even closing workplaces as a cost-saving measure (International Labour Organization [ILO], 2020). Some organisations also requested employees to take unpaid leave in order to cut staffing costs (Abdalla et al., 2021).

The psychological impact of COVID-19 on employees cannot be ignored (Dhanpat et al., 2022; Sun et al., 2020). The heightened job insecurity and prolonged periods of isolation have led to increased stress levels and emotional fatigue among employees (Hwang et al., 2021). Female and younger employees, particularly those new to an organisation, have been more susceptible to emotional fatigue (Hwang et al., 2021). Chan et al (2023) also argue that WFH measures brought on by the pandemic have made work-life boundaries more permeable.

Existing barriers to women in the workplace

Existing barriers to women employees

Existing barriers to women in the workplace have been present even before the COVID-19 pandemic. These barriers include an organisational culture that favors men’s progression, societal expectations to prioritise family duties over work obligations, biases held by men towards women, and the perception of women as less agentic and assertive compared to men (Zhao, 2020). Women often face challenges in career advancement due to biases and stereotypes. Women who prioritise work are seen as assertive and competitive, qualities that are associated with success in most organisations, benefiting men (King et al., 2020). Organisational culture can also act as a barrier, as women may be perceived as less competent and face threats when expressing leadership aspirations (Haile et al., 2016). Gender-based biases and stereotypes about women’s capabilities can further hinder their career progression, leading to exclusion from important assignments (Holton & Dent, 2016).

Stereotypes about women as communal, considerate, and submissive and men as ambitious, action-oriented, and self-reliant, contribute to biased evaluations of women’s performance and hinder their upward career progression (Heilman, 2012). Paradoxically, when women exhibit stereotypically male characteristics such as independence or assertiveness, they may face disadvantages and gender harassment, discouraging their career advancement (Leskien et al., 2015). To support women in the workplace during COVID-19, organisations should prioritise employees’ work and home/family roles, ensure remote working does not lead to isolation, and prioritise employees’ mental well-being (Carnevale & Hatak, 2020).
In the financial industry, women face similar barriers to career progression. The concept of the glass ceiling refers to invisible barriers and limitations that hinder women’s advancement (Chisholm-Burns et al., 2017; Haile et al., 2016; Subramaniam et al., 2016). Breaking through the glass ceiling does not guarantee the removal of barriers; in some cases, successful women may exhibit “Queen Bee” behavior, opposing the progression of women in junior roles (Faniko et al., 2017). Increasing the number of women in senior management positions may not eliminate the glass ceiling if women leaders reinforce stereotypes about other women (Sterk et al., 2018). In addition to the glass ceiling, women in the financial industry face cultural, social, and organisational barriers such as a lack of women representation at senior levels, difficulty balancing work and personal life, male-dominated leadership hierarchies, gender stereotyping, a lack of self-belief when applying for new roles, absence of mentorship after promotion, childcare and family responsibilities, gender discrimination, and lack of encouragement from spouses. Addressing these barriers requires organisations to implement inclusive policies and practices, challenge gender biases, provide mentorship opportunities, and prioritise work-life balance for all employees. Promoting diversity and inclusivity at all levels of the organisation is crucial for breaking down barriers and creating a more equitable workplace.

The following sections discuss cultural, social, and organisational barriers women experience in their career progression.

**Cultural barriers**

Cultural and traditional beliefs dictate how women are viewed and treated within society, leading to unfair treatment in the labour market (Kousar et al., 2019). This can also affect their decision to engage in the labour market. Women may be apprehensive about being in leadership positions because they believe their responsibilities are limited to their families (Dzinamarira, 2016).

Gender bias also affects how women are perceived in the workplace (Berisha and Koldashi, 2018). This is a consequence of societal and institutional thinking that has deeply rooted gender biases prohibiting women from entering the labour market, and when they have entered, these barriers limit their overall career progression (Berisha and Koldashi, 2018). Traditional gender roles dictate that women are primarily seen as being responsible for the home; this social role has evolved into a gender role (Radke et al., 2016). Societies encourage men and women to adhere to gender roles, which underpins the importance of institutional environments to overcome this bias (Chizema et al., 2015).

A study of 123 female participants working at a university in Pakistan revealed that cultural barriers resulted in several challenges for women (Asghar et al., 2022). Among these challenges was a lack of freedom to make decisions, obtain an education, buy property, and participate in certain employment sectors. Cultural practices can also hinder women participating in decision-making (Ilesanmi, 2018). A study to ascertain the impact of cultural and societal challenges experienced by women, indicated that the perception of society influences their decision to join the labour market, as well as self-perceptions of social status (Samman et al., 2021).

**Social barriers**

Studies have indicated a lack of gender parity in the way women were treated compared to their male counterparts (Berisha and Koldashi, 2018). Stated reasons include perceptions on the gender pay gap and feeling unable to fully express their views or have work flexibility at the risk of experiencing gender discrimination.

Social bias and gender discrimination impede women’s career progression by favouring men and creating a gender pay gap (Yila and Azeez, 2018). This societal perception ultimately embeds itself in social and organisational structures (Yila and Azeez, 2018). Societies perceive women to have fewer leadership and management abilities compared to men, leading to a dearth of women in leadership positions (Burfat et al., 2019). This is evidenced by South African labour statistics which indicate that women represented 43.3% of total employment, and of those, only 33.1% held managerial positions (Statistics South Africa, 2021).

The COVID-19 pandemic exacerbated the existing barriers to women’s career progression. COVID-19 has disproportionately influenced women’s jobs, as the service sector, typically dominated by women, was impacted the most by the virus, resulting in women losing their jobs faster than men (PwC, 2021). In the banking sector, a wage gap exists between men and women, despite being at the same level of experience and qualification (Hospido et al., 2019). Women who work within the banking sector, view organisational and societal structures as hindrances to their career progression (Adhikary, 2016).

**Organisational barriers**

Organisations perpetuate gender inequality, as at the heart of their structures, men are favoured through policies, hierarchy, and processes (Acker, 2009). This lack of gender neutrality makes it difficult for women to progress in their careers as women can be marginalised. An organisation strongly opposed to men and hierarchy creates division, leading to inequality through discrimination and biased decision-making practices (Adisa et al., 2021). Organisations that have addressed this issue have shown to have greater levels of employee loyalty due to removing work and career-related barriers (Al-Asfour et al., 2017).

Osituyo (2018) found a positive relationship between gender roles and women’s career advancement, while a negative correlation exists between gender stereotypes and career advancement (Osituyo, 2018). This finding illustrates that the rate at which a woman’s career progresses is directly impacted by organisational barriers (Sharma and Kaur, 2019). The structure of an organisation can limit women entering the workplace and their overall progression in their careers. Once women do enter the workplace, they encounter the glass ceiling, whereas men are fast-tracked into leadership roles, known as the “glass escalator” (Victor and Shamila, 2018). An
organisation’s culture can significantly impact women’s career progression. Organisational culture refers to shared norms and values that a group considers acceptable (Schein, 2004). This influences new employees as they are inducted into the existing culture, learning how to behave and perceive from those already in the organisation (Schein, 2004). Women face barriers in organisations, such as work-life conflicts and masculine cultures that disadvantage them and restrict leadership opportunities (Mate et al., 2018). Hirayama and Fernando (2018) further stated that women face organisational barriers related to inflexible career paths that favours men, and work-family conflicts that hinder work-life integration. To support women’s advancement, an organisation’s culture needs to be revised to ensure that women feel acknowledged, safe, seen, supported, and capable (Coe et al., 2019).

**Working in a COVID-19 world**

The pandemic exposed the deep-rooted societal state of gender inequality in the workplace and home that existed before the outbreak (Yavorsky et al., 2021). It is important to understand the various parties that were impacted by COVID-19 and elicit their experiences. The perspectives of women and other minority groups were not heard during the pandemic (Pérez-Nebra et al., 2021). Pérez-Nebra et al. (2021:6) further stated that “the current crisis has only amplified its importance, with women typically disadvantaged more by the crisis because of the disproportionate transfer of typical domestic responsibilities to them, such as household work, caring and child responsibilities.”

Alon et al. (2020) stated that the closing of schools required childcare and schooling to take place at home, which inevitably placed a demand on working mothers. Perhaps in an ideal “gender-equal” world, such duties could be shared between men and women; however, that is unlikely (Feng and Savani, 2020). Though women are normally able to take on a larger portion of the house chores and childcare, Feng and Savani (2020) stated that COVID-19 pushed them beyond their limit, which could have created a gender gap in perceived work efficiency and work fulfilment.

As childcare placed more demands on working women, women in various industries have felt the effects firsthand. In industries, such as academia, the output of women during COVID-19 should not have been unequally impacted compared to men, as this places woman at a disadvantage by negatively influencing their career paths (Gabster et al., 2020). Further highlighting this are Andersen et al. (2020), who stated that the representation of female-first authors related to research on COVID-19 was very poor during the period March–April 2020, which illustrates that females have been negatively impacted more so than men regarding their research output.

The industries and roles with a high rate of women employment (hospitality, beauty and education) were impacted the most by COVID-19 through job cuts or prolonged periods under lockdown with enforced social distancing protocols (Alon et al., 2020). A study revealed that women were seven times more likely to be retrenched during the countrywide lockdown than men and were 11 times more likely to not to return to work (Kesar et al., 2021). The study indicated that compared to men, women were more susceptible to losing their jobs and less likely to explore other roles or industries. The study concluded that “back-up” possibilities for employment for women are non-existent. The impact of previous recessions on women was not as significant as it is now with COVID-19. In fact, recessions impacted predominantly male-dominated jobs, such as construction, manufacturing, transportation, utilities, and trade, which employed 46% men and 24% women (Karageorge, 2020). COVID-19 changed this dynamic by impacting jobs that are predominantly female dominated. In the case where women kept their jobs and are working from home, maintaining a balance between home duties and work responsibilities has become a new challenge that was not prevalent before COVID-19.

**Work-life integration**

Work-life integration refers to organising and combining life events, such as work, personal, and self, where time is allocated evenly (Gade and Yeo, 2019). The objective of work-life integration is to merge both personal, career roles and responsibilities so that they complement each other (Hockberger et al., 2021). Work-life balance is the balance among career, family, and friends (Veluchamy et al., 2021). The terms work-life balance and work-life integration tend to be used interchangeably (Jena et al., 2021; Veluchamy et al., 2021). An online cross-sectional survey study of 1 916 employees from German-speaking countries, to ascertain whether they were able to achieve work-life integration, revealed that those who had less rest were more fatigued and experienced reduced work-life integration (Wepfer, et al., 2018).

The pursuit of work-life balance in the construct of working from home has gained momentum in the face of COVID-19 (Dhanpat et al., 2022). For those who are fortunate enough to still be employed, a work-life balance may be relevant depending on their role. Work-life balance implies that there is a clear boundary between ones work life and personal life. This may be a naïve perspective in light of COVID-19, as the theory does not account for the absence of such a boundary between work and personal life, as the two may interweave (Pérez-Nebra et al., 2021). Pérez-Nebra et al. (2021:3) described the very idea of a work-life balance that requires employees to detach themselves mentally and physically from their job to enter their personal lives as a “psychological violence of organisational life”. An individual’s preference of separating work and life domains was highly affected by the organisational culture in which the employee operated. The preference to separate the domains correlated with less emotional fatigue, as psychological detachment was high (Foucault et al., 2018).
Impact on the family unit

Women under the age of 25, working in sectors that were shut down during lockdown, are twice as likely to have been impacted financially by COVID-19, with mothers more inclined to resign or be retrenched from their jobs (Blundell et al., 2020). As some economies reopened, this burdened working mothers, as they may have been forced out of the job market into part-time work, which inevitably increased their responsibilities at home (Cohen and Hsu, 2020). Should this have occurred, it placed a reliance on the male counterpart to provide for and meet the needs of their partner. In instances where the man is the breadwinner and manages most, if not all household expenditure, wives who do not earn an income, tend to have no personal money to spend. The autonomy in decision-making by either men or women regarding spending, results in either gender being less content with their family and personal life compared to couples who make such decisions together (Vogler et al., 2008).

Methodology

The research investigates the career experiences of women in the financial services sector in South Africa during the COVID-19 pandemic. A qualitative research approach was employed to capture individuals’ life experiences, behaviours, and organisational operations (Teherani et al., 2015). The study utilised an inductive reasoning approach, allowing for the emergence of themes based on the collected data. Semi-structured interviews were conducted to capture the narratives and experiences of a sample comprising fifteen women. The inclusion criteria for the study required that the interviewed women had been employed for more than two years, ensuring their tenure within the organisation during the pandemic, thus enabling capturing their experiences during that period.

The primary aim of this study was to explore the experiences women in the banking sector have because of COVID-19. This aim guided the adoption of a relativist ontological stance. An ontological paradigm has focus on understanding what exists, how it came to exist and how it exists (Aspers, 2015). The epistemological stance was to understand whether there are indeed any implications or issues experienced by females who work in the banking sector and, if they exist, what they are. Audi (2010) stated that epistemology is not only the theory of knowledge but of justification. Epistemology is more concerned with providing practical and descriptive accounts of the nature of knowledge (Goldman and Beddor, 2021), its justification and how it is rationalised (Thomas et al., 2020).

A non-probability sampling technique was used. Purposive sampling was selected to meet the delineated inclusion criteria. The participants had to be currently employed in the case study bank and female and have been employed at the case organisation from 2019 onwards. This ensured that participants were employed during COVID-19 and could give feedback on their working experience during this period. Most of the women who took part in this study were aged between 20 and 30 years. Half of the participants were single, while only one participant was divorced, and the remaining were married. The participants were fairly evenly divided between those with and without children, and among those who did have children, the majority had one to two kids. On average, the participants had been employed at Bank A for 7 years and 4 months. Additionally, the majority of them held either a senior or junior management position.

The data collection strategy employed in this study involved the use of semi-structured interviews, which enabled the researcher to address areas relevant to the research questions (Rabionet, 2014). This interviewing style allowed participants to express themselves effectively. In adherence to COVID-19 measures, interviews were conducted through the Microsoft Teams platform and subsequently recorded and transcribed. The interviews took place between October 2021 and February 2022, with each session lasting approximately 30 to 45 minutes. The researcher interviewed a total of 15 participants who were working from home during the study period.

The data collected in this study were subjected to thematic analysis, as the primary focus was to understand women’s experiences in the banking industry during the COVID-19 pandemic. The emerging themes from the data aided the researcher in developing a conceptual model that can assist organisations in supporting their female employees while they work remotely. The study followed the six-step process proposed by Braun and Clarke (2006) for conducting thematic analysis, which included becoming familiar with the data, developing codes, reviewing and defining themes, analysing the themes, describing the themes, and compiling the report. The criteria outlined by Lincoln and Guba (1986) were applied to ensure the quality and integrity of the data. Credibility was maintained by accurately representing the data, while transferability was ensured by providing a comprehensive description of the context and behaviors that can be applicable to other contexts concerning women and their career experiences.

The study received full ethical approval from the University of Johannesburg ethics committee [clearance code 21SOM48]. Participants were provided with an informed consent detailing the purpose of the study, voluntary participation and the right to withdraw at any time. Participants willingly participated in the research study and gave their consent. They were notified that their identity would remain anonymous. In addition, participants were informed that the information they shared would only be used for this study. Interviews were conducted virtually via the Microsoft Teams application, and participants were notified that interviews were recorded.
Analysis and Findings

This study aimed to explore the experiences of women in the workplace due to the COVID-19 pandemic, and how the pandemic impacted their work and personal lives. After the 15 interviews were conducted, the data were analysed using thematic analysis, and four broad themes emerged as outlined in Table 1.

Table 1: Themes and sub-themes

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<tr>
<th>Theme</th>
<th>Sub-themes</th>
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<td>Change in working model</td>
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<td>Extended work schedule</td>
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<td>Productivity pre-COVID-19</td>
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<td>Increased productivity post-COVID-19</td>
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<td>Organisational support</td>
<td>Infrastructure support</td>
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<td>Organisational initiatives</td>
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<td>Additional organisational support</td>
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<td>Learning opportunities and challenges</td>
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<td>Work-life conflict</td>
<td>Work-life integration pre-COVID-19</td>
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<td>Work-life conflict post-COVID-19</td>
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<td>The role of the organisation</td>
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Source: Research findings

Discovered Themes

Theme 1: Change in the working model

From March 2020, the participants in the study (and indeed most office workers worldwide) switched from working in an office to working from home, with the majority citing that working from home resulted in increased productivity.

Change in the working environment

Participants experienced a change in their working environment due to the COVID-19 pandemic, in that they moved from being office-based to working from home. Participants had different workspaces within their homes, and though some were unsuitable for working, they improvised, nonetheless.

“I’m working from my bedroom at home.” (Participant 3)

Moreover, those who did not have specific areas to set up a workspace used common areas, with Participant 12 referring to the area she was working from within her home as a “hot desk”. When participants were asked what they would like to change about their current working environment, the following response was given:

“It would be nice to get a dedicated space that I can lock. I have actually considered going to work at one of our community libraries because there’ll be less distractions.” (Participant 12)

Some participants indicated that they would have liked to have a hybrid working model, where they would be able to go to work occasionally, as they desired contact with their colleagues.

“I really am for the hybrid model because I’ve found that given the environment that I’m in, I still do feel like I need a bit of human interaction to create genuine bonds with my colleagues.” (Participant 6)

Extended work schedule

The majority (67%) of the participants cited longer working hours as the most significant impact on their work schedule due to the COVID-19 pandemic. This increased anxiety and impacted their work-life integration, as they constantly worked. Though some participants saw flexibility in scheduling their work as an advantage, they still struggled to manage their daily work schedule. Below are participants’ responses when asked how COVID-19 has affected their work schedule:

“...because of COVID-19 I find myself giving more in terms of time then I would, normally.... and just wanting to constantly prove my availability and ability to be always on and always on the ball when it comes to work.” (Participant 6)

The increased number of scheduled meetings impacted participants’ ability to deliver outputs, as they needed to allocate time after hours to catch up on the workload accumulated each day.

“My workday is way longer in that these back-to-back meetings literally last the whole day and then I have to do work. Previously the meetings weren’t as much.” (Participant 14)
Productivity pre-COVID-19

A sub-theme emerged as participants described their pre-COVID-19 levels of productivity:

“I think in person when you’re at the office, there’s a lot of distractions, like someone will come by your desk, you end up talking and then you want to go grab coffee like a million times downstairs and then you go for lunch.” (Participant 14)

As participants described their level of productivity before the COVID-19 pandemic, another sub-theme emerged, which entailed participants seeing the ability to reach out to colleagues as an advantage, which aided them in being productive.

“I think the environment allowed us to be quite productive. And also, because you’ve got your team members right there, so you could rely on their support in meeting deadlines, and it was easier because you’ve got the person in close proximity.” (Participant 11)

Increased productivity after COVID-19

Upon the participants describing their post-COVID-19 pandemic productivity levels, a sub-theme emerged in which employees stated that they experienced higher levels of productivity.

“I think having worked from home for the past year, I realised that productivity levels have gone up and not in a good way from a personal perspective, in the sense that now you work longer hours. It’s merely because work is home, home is work.” (Participant 4)

“There are times when productivity levels are much higher than pre-COVID-19 because you just working non-stop. There’s no idea to cut off and travel back home, so you just continue working, then stop.” (Participant 12)

Theme 2: Organisational support

One of the ways in which the organisation opted to support its employees as they worked from home was by ensuring that employees had infrastructure support in the form of a reliable internet connection, computer screens, and office chairs.

Infrastructure support

There were two ways in which Bank A assisted or supported participants with infrastructure in their working environment during the pandemic. Participants stated that their employer gave them office chairs, desks, and/or screens at the beginning of the pandemic. Participants also stated that their employer provided them with 3G sim cards, which enabled them to work remotely. Below are responses when asked about the support their employer gave them for their working environment:

“I suffered from back pain one time; my employer was like ‘go take a chair at work and support your back and if it’s still not supported then you can actually go and get an ergonomic chair.’” (Participant 3)

“We get certain equipment to help us work from home, so things such as 3G cards so that we’re not relying on our own personal Wi-Fi and then there was an opportunity to actually get the office chair from the office and use it at home.” (Participant 11)

Line manager support

Managers exercised discretion when it came to leave requests and approvals and allowed participants to take time off with no hesitation. They also allowed employees to be flexible, which enabled them to structure their own work with limited supervision. In addition to this, Bank A sent treats to employees, which made them feel valued. This was supplemented by regular check-ins with employees.

“I’m grateful that I have a line manager… she’s the kind of person that I can be really upfront with to say, ‘Listen, I’m going through stuff. I just need a few moments.’ If I need to book leave, she’s quite understanding of that.” (Participant 5)

Managers in Bank A showed compassion and flexibility towards their employees.

“My manager would catch up on us to check, ‘Okay guys, are you still fine with your connectivity?’ So, I think emotionally, there has been great support.” (Participant 9)

“Giving me flexibility, allowing that flexibility was one of the things that I cherished.” (Participant 15)

Organisational initiatives

Bank A had mental wellness workshops that assisted participants in managing their anxiety relating to the changes occurring as a result of the COVID-19 pandemic. Bank A also introduced a no-meeting day, which aimed to encourage no meetings being set up on Wednesdays, allowing employees to work on outstanding work items accumulated during the week.

“They help because then you try and push up your admin work because a lot of times you just in meetings, meetings, meetings after meetings, you don’t have time to do real work.” (Participant 13)
In addition to a meeting free day, participants mentioned that they had wellness sessions.

“We have focus groups where we get to talk about how we’re doing, how lockdown is affecting us...It’s the talks with external people to just come and motivate us and getting given a day off after hectic period.” (Participant 7)

“At the beginning of COVID the beginning of work from home we used to have sessions from ICAS [wellness provider], we used to have sessions – umhlango – you’d have to talk about how exactly you are coping with working from home.” (Participant 9)

Additional organisational support

Participants highlighted the need for additional support from Bank A, noting changes in organisational culture due to COVID-19 and increased expectations for hours worked and outputs delivered. Most participants preferred fixed working hours from 8 a.m. to 5 p.m. to address their tendency to work longer hours while working remotely. The frequency of meetings often extended regular working hours, creating the challenge of meeting predetermined outputs after attending the meetings. Some participants suggested providing laptop power banks to enable work during load shedding. While some participants valued the concept of “no-meeting Wednesdays,” they observed instances where team members booked meetings on this day, undermining its effectiveness.

“There was a period where there was hectic loadshedding ... they perhaps could have done something perhaps power banks for laptops... I feel like the bank could have done more in terms of encouraging some sort of normal behaviour in terms of taking breaks and that sort of thing.... it’s a bad culture in my opinion, and I don’t think that my employer or the organisation is doing enough to basically encourage... good culture in terms of ... meeting etiquette and just how we work.” (Participant 6)

Participants mentioned how they were expected to deliver more in terms of outputs which related to their performance goals. When deliverables were requested, there was an expectation to action them regardless of the timing – after hours or not.

“The expectation on outputs and deliverables is a lot higher than what it was pre-COVID to be honest, I think our goals and our targets are so much higher. And I think maybe that’s a culture, maybe it’s a culture that they wanted to see outputs and deliverables because they’re not necessarily seeing you in the office and engaging directly.” (Participant 5)

Theme 3: Continued career growth

The majority of the participants saw no direct impact on their careers, due to the COVID-19 pandemic. Four of the 15 participants were promoted during the pandemic and did not feel that COVID-19 impacted their careers.

Limited networking opportunities

The participants stated that the inability to physically see and engage with colleagues was a challenge. Some participants stated that they could not network, which limited their ability to make career moves. Participants found it difficult to network with others and found online networking was a challenge.

“I literally had to start a relationship from scratch. Try to connect to people and it was difficult because it’s an online environment.” (Participant 6)

“I think COVID-19, especially now, has limited my ability to connect with the people that are critical for my career development and career progress and career effectiveness.” (Participant 2)

Learning opportunities and challenges

According to participants, learning opportunities have been halted as a result of working from home. Participants would like the chance to learn from colleagues with the ease they were able to before the pandemic, when they were office based. Participants mentioned that they were unable to learn from colleagues, and this resulted in planning taking longer than if they were office based.

“It has taken away the opportunity to always learn something from the person sitting next to you. I feel like it has slowed growth and there’s very little opportunity to learn from your peers.” (Participant 12)

One participant mentioned that they were able to acquire new career-related skills, which would not have been possible before COVID-19.

“There was a time when some members of the team would be sick and away because of COVID for like 2 weeks and we sort of had to double-hat and fill in the gaps. And because of that I found myself broadening my knowledge in terms of work that other people in the team do.” (Participant 6)

Theme 4: Work-life conflict

Across each theme, the underlying commonality for the participants is that the new way of working at Bank A created work-life conflict that was not present before COVID-19. When participants were asked what their understanding was of a work-life balance, the majority referred to it as the ability to be present, whether at work or at home, depending on what needs one’s attention more.
Pre-COVID-19 work-life integration

Prior to the COVID-19 pandemic, participants separated their work and personal lives due to having a physical office space and a personal space. The boundaries were more defined physically, and they were therefore, able to maintain them as a result.

“As soon as I left the office, I was off. I would not even open my laptop until I got back to work the next day. So that really worked so well for me because home was my escape, my safe space.” (Participant 3)

“Monday through Friday 8 to 4:30 was strictly for work. I don’t touch my laptop after that. I don’t touch my laptop on the weekend. I was very strict about that and once I leave the office my laptop is in my car, I don’t take it out at home.” (Participant 11)

Post-COVID-19 work-life conflict

Participants also discussed their work-life integration experiences post-COVID-19. Married participants with children particularly struggled to maintain a work-life balance, as work often encroached on their leisure time, including weekends. The prevailing perception among participants was that work overshadowed their personal lives instead of achieving a harmonious integration. They faced challenges in disconnecting from work and finding moments of relaxation.

“Work was interfering with home... because I wasn’t switching off. I had challenges with my son who was also at home, he would every now and then just walk in.” (Participant 1)

“I spend 95% of my time doing work thinking about work, trying to recover from work... my personal life doesn’t exist.” (Participant 6)

Role of the organisation

Participants struggled to attain and maintain work-life integration during the pandemic, and this was largely due to the demands placed on them by Bank A. Participants were asked what they thought was required of them to have work-life integration. They mentioned that their managers needed to assist them by having boundaries. In addition, the organisation overall has a role to play in setting boundaries of what is appropriate in terms of communicating to or with employees. There is a clear need for Bank A to enforce stricter boundaries between work and personal life that would enable employees to have work-life integration.

“We have to have open conversations with our managers to just clarify some feelings and things that we do. That would be helpful in terms of how you then put boundaries in your work life and your personal life, or how you integrate it successfully.” (Participant 3)

“Organisations need to stop treating their employees like they just numbers or they machinery that is literally output oriented. Organisations need to be able to recognise that what they are doing or the kind of behaviour they are enabling. Make a conscious decision that you know what after a certain time, under no circumstance should you send a person something or request.” (Participant 4)

Discussion

Women experienced unequal negative impacts socially and economically as a result of COVID-19 (O’Donnell et al., 2021). It was, therefore, essential to delve into the experiences women had regarding COVID-19 and the impact it had in the workplace. Studies have also shown the impact of working women’s well-being (Ayar et al., 2022; Kuśnierz, 2022) he participants in this study noted that the most significant change was the new working model of working from home, which was previously not an option before COVID-19. The new working model of working from home has intensified women’s home responsibilities (Nemțeanu et al., 2023), caused role congestion, and given rise to work-life conflict, causing issues in role distinction (Adisa et al., 2021). The new model has brought about unforeseen challenges for women, such as longer working hours, more meetings, lack of interaction with colleagues and work-life conflict. It has, however, also brought benefits, such as flexibility in managing one’s working schedule, more leeway in taking leave days, less micromanagement, and increased productivity compared to pre-COVID-19 levels. The changes in the workplace experienced by the participants due to the COVID-19 pandemic required organisational support. This was provided with infrastructure support, line manager support and organisational initiatives. However, there is still more that can be done by Bank A to support its home employees in the current, new working model.

To reduce the spread of COVID-19, organisations looked to alternative ways to operate during the pandemic. The rise in remote working and working from home was experienced globally, and Bank A adopted the same working model for its employees. COVID-19 rapidly increased working from home for most organisations, with both advantages and disadvantages (Birimoglu & Began, 2022). During the pandemic, employees conducted their meetings and work-related interactions remotely, which was difficult for some participants and raised challenges relating to extended working hours, the inability to learn from and share knowledge with colleagues, and an increase in the number of meetings. However, this did not disadvantage productivity levels, as participants stated they experienced higher productivity levels than before COVID-19.

Participants did not see any career challenges or barriers due to the COVID-19 pandemic. Though it has been said that working from home affects employee productivity negatively (Farooq and Sultana, 2021), participants’ experiences indicated the opposite, as they
felt they presented higher productivity levels overall. Some were awarded promotions and could continue on their career growth path. They managed to acquire new skills they may not have had before COVID-19. Some participants noted that the inability to be seen and to network with colleagues impacted their careers. They also mentioned that they were unable to share knowledge with colleagues who would have otherwise been seated in close proximity had they been office based.

Due to the change in Bank A’s mode of operation during the pandemic, participants experienced work-life conflict. The change in their working schedules led to increased meetings, limiting their ability to work during normal hours. As a result, participants found themselves needing to work longer hours beyond standard working time to catch up on their work. In addition, Bank A had an “always on” way of working, which meant that participants needed to be constantly available and respond to emails, even after hours. Working remotely or working from home lead to longer working hours, and lead to a lack of distinction between work and home (Savić, 2020). This imposes on employees’ time with loved ones, which led to the participants in this study working even in times of rest or leisure, such as weekends and holidays. Women are always playing a balancing act between home duties and work responsibilities, which makes attaining work-life balance challenging (Uddin, 2021). To have work-life balance while working from home, there needs to be work flexibility and organisational support from managers and leaders (Uddin, 2021). The organisational support towards work-life balance for participants was lacking, as the “always on” culture made this difficult. Bank A supported employees during the COVID-19 pandemic by providing infrastructure for their use when working. Employees received support from line managers, while Bank A had additional organisational initiatives. Organisational support during the COVID-19 pandemic should have been offered, such as equipment and technological support, line manager support, and spaces where employees felt heard and were able to express their fears and concerns (Daniels et al., 2022). Bank A provided infrastructure support by giving employees 3G connection, office chairs, and computer screens. The infrastructure allowed participants to have a secure internet connection that allowed them to work. The office chairs ensured that employees had comfortable seating while working, and the screens assisted employees who would have ordinarily worked with two screens if they were at the office. Infrastructure is not the only kind of support female employees require, however. Working from home has exaggerated demands and conflicts among the various roles women play (e.g., mother, wife, caregiver, employee) therefore, support from the organisation beyond just infrastructure is necessary. The support received from the line managers for the participants in this study included flexibility in how they managed the participants, allowing leave days at their discretion, no micromanagement, and giving treats to make employees feel valued. Employees valued the regular check-ins as well. Bank A introduced wellness sessions at the start of the COVID-19 pandemic and had a one day free of meetings in the week, during which employees were encouraged not to schedule meetings. These initiatives were appreciated by employees, however, the flexibility was compromised by rising organisational demands. The wellness initiatives were difficult for the participants as they did not have free time in their work schedules to attend. Participants expressed that they would like Bank A to give additional support by being stricter with working hours and ensuring that this is adhered to on a group-wide basis.

In summary, Bank A has made strides in trying to ensure their female employees can adopt and adapt to the new remote-working model brought on by COVID-19. Though employees may have been more productive during this time, the cost of this productivity should be reviewed and addressed to ensure that their female employees are not disadvantaged as a result of COVID-19 and the changes it caused to the workplace.

A conceptual model has been developed, derived from research findings and the literature reviewed. The model is presented in Figure 1.

**Figure 1: Conceptual model: Supporting female remote workers during Covid-19**

Organisations needed to ensure that they supported their employees while working remotely during the COVID-19 pandemic. As workplace practices change, organisations need to show care and support towards their employees (Lee, 2021). As presented in Figure 1, there are three enabling support initiatives that an organisation can apply. Organisations can do this by providing:

1. infrastructure support, e.g., 3G internet access and office chairs, to enable remote working,
ii. Line manager support, e.g., check-in conversations, flexible leave and a working structure that can aid with making the transition to working remotely easier, and

iii. Organisation-wide initiatives, e.g., one day of the week to be meeting-free and the organisation to have wellness initiatives that allow a safe environment where employees feel heard and supported.

The enabling support can lead to career progression for remote workers if the organisations prioritise creating opportunities for remote employees to network and share knowledge. This can aid in ensuring that female employees are not disadvantaged by working from home.

There is a need for organisational policies that support the remote working model. Working from home requires supporting policies and organisational cultures that enable employees to work remotely (De-Toledo et al., 2021). Based on participants’ experiences, a policy that addresses remote working hours and any working model alternatives is needed. Participants highlighted that working hours should be detailed and enforced for remote working to allow for work-life integration. In addition, models, such as hybrid work, should be accounted for in the policies as organisations return to business as usual (or any alternative model). If executed well, this may lead to increased productivity and work-life integration for remote workers. Organisations’ impact on work-life integration should not be undervalued (Foucreault et al., 2018). The relevant policies relating to working from home should enable work-life integration for employees. How organisations operate and engage with employees will either hinder or enable employees to have work-life integration.

The increase in productivity from employees, who work remotely, is a result of the gift exchange dynamic, where employees reciprocate the ability to have control of their work schedule by working harder and longer (Chung, 2019). The increase in productivity can only be realised when support from the organisation and relevant policies are instilled, which can aid in regulating how remote employees operate. The organisation should monitor whether the enabling organisational support and the remote working policies are effective and whether they lead to increased productivity, work-life integration and career progression for their female employees. Human capital or human resource practitioners can monitor the policies and review whether they are effective in productivity and encourage work-life integration for female employees. They can also ensure that organisation-wide initiatives, such as wellness programmes are undertaken frequently to encourage better work-life integration.

Conclusions

The primary objective of this study was to explore the experiences of women during the COVID-19 pandemic in a case of a major South African bank, highlighting both opportunities and challenges. The study provides insights into women’s experiences working from home during the COVID-19 pandemic, thus contributing to an emerging body of knowledge examining remote working for women during the pandemic. It provides insights into career progression before and after the COVID-19 pandemic and how work-life conflict increased due to working from home. The study suggested a conceptual framework of how organisations could have ensured their female employees were assisted and supported during the pandemic. This framework highlights how to enable organisational support and policies to support women who work remotely. In addition, the model indicates that if these supporting initiatives are implemented, they may lead to increased productivity, work-life integration, and career progression for employees. Given the many barriers’ women in the workplace already faced prior to the COVID-19 pandemic, the study is of importance as it highlights the changed and increasing demands on women in the workplace brought on by the pandemic. In addition, the findings highlight that while the WFH model used by many organisations has its benefits, it is imperative these organisations provide a suite of support mechanisms, such as assistance in curating a home office, connectivity support, as well as management support and buy-in.

The study faced certain limitations. The study included only women, so the findings cannot be generalised to men. The unique experiences of women were what the researcher sought to understand. The research participants had junior, middle and senior management roles; however, women who occupied executive roles were not interviewed. Therefore, the study could not ascertain whether the experiences of women in executive roles differed from those who formed part of the study and thus cannot be generalised to women in these executive roles.

Future researchers may consider conducting this study with both men and women as the inclusion of male participants may be valuable. Reviewing the experiences, they are now having in the workplace due to the COVID-19 pandemic will assist with the generalisability of future studies regarding workplace experiences during a situation such as the COVID-19 pandemic.

In terms of recommendations, as the world adapts to the pandemic’s impact, organisations may opt for different types of working models. Future research can explore these model variations, such as the possibility of employees returning to work or working in hybrid work models. The experiences of employees who work in various working models after the pandemic may be valuable. Practical recommendations include enhanced support by organisations, in particular for WFH set-ups. Organisations should further study the impact that remote work has on their employees, and that they are able to cope with the changing dynamics of work-life integration. Support from both the organisation as a whole, as well as from the direct line manager is imperative.
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