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Work–Life Balance of Public Sector Bank Employees in Afghanistan: A Comprehensive Review of Global Evidence and Contextual Challenges

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***Abstract*—Work–life balance (WLB) has emerged as a crucial factor influencing employee well-being and organizational effectiveness in contemporary workplaces. This review paper synthesizes global theoretical and empirical literature on WLB with particular focus on public sector banking environments to develop contextual insights relevant to Afghanistan. Existing studies indicate that banking employees commonly face long working hours, heavy workloads, limited flexibility, and weak institutional support, resulting in work–life conflict, stress, and reduced job satisfaction. Comparative evidence from developing economies further highlights that bureaucratic rigidity and inadequate human resource policies hinder effective implementation of WLB initiatives. However, scholarly research on WLB in Afghanistan's public banking sector remains absent, revealing a significant contextual research gap. This review consolidates dominant theoretical perspectives and sector-specific challenges to provide a conceptual foundation for future empirical investigations. The study concludes by emphasizing the need for employee-centered human resource reforms to enhance well-being, productivity, and institutional effectiveness in Afghanistan's public banks.**

***Index Terms*—Work–Life Balance, Public Sector Banks, Afghanistan, Employee Well-being, Institutional Challenges, Literature Review.**

I. INTRODUCTION

The transformation of work environments in the twenty-first century has intensified job demands across service industries, particularly in financial institutions. Globalization, digital banking

systems, customer-driven performance metrics, and extended operational hours have substantially altered the nature of banking work (Clarke et al., 2004; Kossek et al., 2014). As a result, employees increasingly struggle to maintain equilibrium between professional responsibilities and personal life domains. Work–life balance (WLB) has therefore become a strategic human resource concern influencing employee wellbeing, organizational commitment, and institutional sustainability (Lockwood, 2003).

Work–life balance broadly refers to an individual's capacity to manage work and non-work responsibilities with minimal conflict and satisfactory performance in both domains (Hayman, 2005; Greenhaus & Allen, 2011). In banking institutions, employees encounter heavy workloads, time pressure, customer service demands, and compliance-driven administrative processes, making balance difficult to achieve (Tanvi & Fatama, 2012; Magotra, 2019). When imbalance persists, employees experience stress, burnout, absenteeism, and declining motivation, ultimately reducing service quality and organizational performance (Hobfoll, 1989; Nadeem & Abbas, 2009).

Empirical research across regions confirms that effective WLB practices improve job satisfaction, employee engagement, and retention (Greenhaus et al., 2003; Dev, 2012; Sindhuja & Subramanian, 2020). Conversely, inadequate WLB is associated with role conflict, turnover intentions, health problems, and reduced productivity (Mensah & Adjei, 2020; Soomro et al., 2018). Gender dimensions further compound the challenge, as women employees often face dual role pressures and limited institutional support (Smithson & Stokoe, 2005; Alqahtani, 2020).

In developing economies, systemic factors such as weak labor regulation, leadership inefficiencies, and limited HR capacity constrain implementation of effective WLB policies (Tamunomiebi & Oyibo, 2020; Akanji, 2012). Afghanistan represents a particularly under-researched context. Public banking institutions operate under rigid bureaucratic structures, limited technological integration, staffing shortages, and socio-economic instability. These realities intensify work demands while offering minimal flexibility or employee support mechanisms. Despite the global expansion of WLB research, scholarly investigation within Afghanistan's public banking sector remains virtually absent. This literature review therefore seeks to synthesize existing global knowledge while identifying contextual gaps relevant to Afghan public banks.

II. OBJECTIVES OF THE REVIEW

This review aims to:

1. Consolidate major global theoretical and empirical developments in work–life balance research.
2. Critically synthesize findings related to WLB in banking-sector employment.
3. Identify dominant global trends and recurring challenges.
4. Examine organizational and institutional factors shaping WLB.
5. Contextualize global evidence within Afghanistan's public banking sector.

6. Identify research gaps and propose a future research agenda.

III. METHOD OF LITERATURE IDENTIFICATION

A narrative literature review approach was adopted. Published studies on work–life balance were collected from peer-reviewed journals in organizational behavior, human resource management, banking studies, and development-sector research. Particular attention was given to studies examining banking-sector employees, public-sector work environments, gender dimensions, organizational support practices, and employee well-being outcomes. Both empirical and conceptual papers were included to develop an integrated thematic synthesis.

IV. CONCEPTUALIZATION OF WORK–LIFE BALANCE

Work–life balance has evolved from the earlier concept of work–family balance into a broader multidimensional construct encompassing professional, family, social, and personal life domains (Joseph & Sebastian, n.d.). Hayman (2005) conceptualized WLB as effective management of work and non-work demands, while Greenhaus and Allen (2011) emphasized satisfaction and low role conflict as core conditions. Joseph and Sebastian further argued that WLB better captures modern lifestyle demands beyond family responsibilities alone.

Modern organizational transformations, including technological connectivity and extended work availability, have intensified work demands, making WLB increasingly difficult to achieve (Lockwood, 2003; Kossek et al., 2014). As a result, WLB has evolved into a strategic human resource imperative, essential for sustaining employee well-being, motivation, and long-term organizational effectiveness (Igbinomwanhia et al., 2012).

Contemporary literature identifies time balance, engagement balance, and satisfaction balance as key dimensions of WLB (Ramos et al., 2015). Muafi et al. (2021) additionally introduced Islamic perspectives of WLB, emphasizing balance of time, participation, and satisfaction as essential for holistic wellbeing in faith-based societies. These conceptual expansions reflect the universal relevance of WLB across cultures and occupational settings.

Theoretical Perspectives Underpinning Work–Life Balance

Several theoretical frameworks explain the dynamics of WLB. Role theory suggests that competing demands between work and non-work domains produce inter-role conflict and stress (Edwards & Rothbard, 2000). Conservation of Resources theory posits that individuals experience stress when work obligations threaten personal resources such as time, energy, and family engagement (Hobfoll, 1989). Meanwhile, social support theory highlights the buffering role of organizational, supervisory, and family support in enabling WLB achievement (Abendroth & den Dulk, 2011; Uddin et al., 2020).

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These theoretical models collectively suggest that WLB is shaped by organizational policies, leadership support, institutional culture, and external socio-economic conditions — factors particularly relevant in public-sector employment systems.

Work–Life Balance and Job Satisfaction

A substantial body of empirical evidence confirms a strong association between WLB and job satisfaction. Greenhaus et al. (2003) found that balanced employees report higher quality of life and workplace satisfaction. Malik and Jiaotong (n.d.) demonstrated that WLB mediates the relationship between job benefits and job satisfaction, indicating that compensation alone cannot ensure satisfaction without balance. Similarly, Shujat and Bhutto (2011) reported that employees in Karachi's banking sector remain dissatisfied despite stable employment when WLB is absent.

Studies across diverse contexts reinforce these findings. Yadav and Dabhade (2014) established that supportive work environments and employee-centered policies enhance WLB and satisfaction among banking and education workers. Fahlevi et al. (2020) confirmed that work pressure and long hours negatively influence satisfaction in Indonesia's banking sector. Hasan and Teng (2017) further showed that WLB significantly predicts job satisfaction across gender and ethnic groups in Malaysia. Collectively, these findings demonstrate that WLB functions as a core determinant of employee satisfaction across organizational settings.

Work–Life Balance and Employee Performance

Beyond satisfaction, WLB significantly influences employee performance and engagement. Lilian Obiageli et al. (2015) found that banking employees perform better when motivated by flexible leave and supportive HR practices. Oa (2018) confirmed that flexible work arrangements and social support predict positive behavioral outcomes including engagement and intention to stay. Similarly, Anthonia and Ukoha (2018) reported that flexible working hours significantly improve employee performance in Nigerian banks.

Further, Thevanes and Harikaran (2020) identified organizational citizenship behavior as a mediating mechanism linking WLB and organizational performance. Bataineh (2019) likewise found that happiness at work and WLB jointly enhance employee performance. These studies collectively affirm that balanced employees contribute more effectively to organizational productivity and service quality.

Work–Life Balance, Stress, and Turnover Intentions

Poor WLB is strongly associated with occupational stress and turnover intentions. Parker and DeCotiis (1983) identify workload and role conflict as key stressors in demanding occupations. Amazue and Onyishi (2016) found that Nigerian bank employees experience extended working hours and stress, directly affecting WLB outcomes. Javed et al. (2014) reported that job stress and role conflict increase turnover intentions when WLB is absent.

Empirical findings from Kaushalya and Perera (2018) and Fitria and Roza Linda (2019) demonstrate that improved WLB significantly reduces turnover intentions in banking

institutions. Sindhuja and Subramanian (2020) further confirmed that WLB directly influences employee retention in public and private banks. These findings underscore WLB's protective role against burnout and staff attrition.

Gender, Social Support, and Cultural Dimensions of Work–Life Balance

Gendered role expectations significantly shape WLB experiences. Smithson and Stokoe (2005) highlight how organizational cultures often impose gender-blind expectations that disadvantage women balancing professional and family roles. Tiwari (2017) and Pahuja (2017) found that female bank employees face disproportionate work–family pressures due to limited organizational support.

Cross-cultural studies further reveal that societal norms and institutional frameworks influence WLB practices. Mensah and Adjei (2020) showed that welfare state systems moderate the relationship between work-life conflict and health outcomes. Walga (2018) found significant cross-national variation in WLB and job satisfaction. Uddin et al. (2020) emphasized the importance of perceived social and supervisory support in enabling female bankers to achieve WLB in developing economies.

Work–Life Balance in the Banking Sector

The banking sector consistently emerges as a high-pressure occupational environment. Tanvi and Fatama (2012) and Chahal et al. (2013) identified heavy workloads, strict schedules, and customer service pressure as core WLB challenges for bank employees. Mordi et al. (2013) found that although WLB policies exist in Nigerian banks, utilization remains limited due to managerial resistance and cultural norms.

Lestari et al. (2021) confirmed that WLB policies improve loyalty and reduce turnover intentions in Indonesian banks. Magotra (2019) reported that public-sector bank employees experience lower productivity and higher stress due to rigid administrative structures. Collectively, global banking-sector research reveals consistent WLB challenges rooted in institutional rigidity, performance pressure, and limited flexibility.

Work–Life Balance in Public-Sector Institutions

Public-sector organizations typically operate within centralized bureaucratic frameworks, restricting flexible work arrangements and employee autonomy (H & A, 2018). Akanji (2012) observed that weak institutional governance and leadership failures obstruct WLB policy implementation in developing countries. Tamunomiebi and Oyibo (2020) further identified systemic barriers, including poor enforcement of employment standards and limited HR capacity.

These findings suggest that public-sector WLB challenges differ from private-sector settings due to structural and regulatory constraints — a condition highly relevant for Afghanistan's state-owned banking institutions.

Contextualizing Work–Life Balance in Afghanistan's Banking Sector

Despite growing international WLB scholarship, empirical evidence from Afghanistan remains almost entirely absent. Afghanistan's public banking institutions operate within fragile governance systems, limited technological infrastructure, and constrained HR development mechanisms. Employees experience high workloads, limited leave utilization, centralized decision-making, and minimal flexibility — conditions similar to those observed in other developing public-sector systems but intensified by institutional fragility.

Socio-cultural expectations further increase role pressures, particularly for female employees managing professional and family obligations. Yet formal WLB policies such as remote work, flexible scheduling, childcare support, or structured stress management programs remain largely unavailable. This absence of institutional support suggests a unique WLB environment distinct from contexts examined in existing banking-sector studies.

V. RESEARCH GAP AND FUTURE RESEARCH AGENDA

The reviewed literature confirms that work–life balance significantly influences job satisfaction, employee performance, turnover intentions, and organizational effectiveness across sectors and cultures. However, nearly all empirical research focuses on private-sector banking or stable institutional economies. Public-sector banking systems in fragile, conflict-affected, and institutionally constrained environments remain underexplored.

No prior study systematically examines work–life balance challenges within Afghanistan's public banking sector. This absence of empirical and conceptual evidence limits understanding of how institutional fragility, governance limitations, socio-cultural norms, and HR capacity interact to shape employee work–life outcomes. Consequently, future research should:

Research Gaps

The review identifies six key gaps:

1. Absence of empirical WLB studies in Afghanistan's banking sector.
2. Limited evidence on public-sector institutional constraints and WLB.
3. Lack of gender-focused WLB studies in conservative economies.
4. Insufficient integration of organizational effectiveness outcomes.
5. Limited longitudinal research on WLB sustainability.
6. Minimal exploration of cultural and religious influences on WLB perceptions.

Future Research Agenda

Future research should:

- Conduct empirical assessment of WLB in Afghanistan's public banks.
- Examine links between WLB, institutional effectiveness, and service quality.
- Investigate gender-responsive WLB interventions.
- Explore leadership and HR policy roles in WLB implementation.

• Integrate cultural and socio-religious dimensions into WLB frameworks.
• Develop localized policy models for public-sector reform.

VI. DISCUSSION

This literature review examined global and regional scholarship on work–life balance (WLB) with specific emphasis on banking sector employees, drawing particular relevance to the emerging public-sector banking context of Afghanistan. Across geographical and institutional settings, the reviewed studies consistently affirm that work–life balance is a critical determinant of employee well-being, job satisfaction, organizational commitment, and performance. However, the literature also reveals that the nature, intensity, and consequences of work–life imbalance differ significantly depending on socio-economic structures, institutional maturity, and labor market conditions.

Evidence from developed economies highlights the role of supportive institutional frameworks, flexible work arrangements, and welfare systems in enabling employees to achieve sustainable work–life integration (Abendroth & den Dulk, 2011; Greenhaus & Allen, 2011). In contrast, studies from developing and transitional economies, particularly within banking sectors in South Asia and Africa, reveal persistent challenges such as excessive workloads, rigid hierarchies, limited autonomy, weak labor protection, and inadequate human resource policies (Mordi et al., 2013; Shujat & Bhutto, 2011; Tamunomiebi & Oyibo, 2020). These conditions intensify work–family conflict, occupational stress, and reduced employee engagement.

A recurring theme across banking-sector research is that employees face extended working hours, performance pressure, customer service demands, and compliance burdens. While private banks often experience high performance-driven stress, public banks face additional challenges of bureaucratic rigidity, limited resources, outdated systems, and restricted career mobility. This distinction is particularly relevant to Afghanistan, where public banking institutions operate within fragile administrative infrastructures and constrained economic environments. Yet, despite these realities, empirical or conceptual studies focusing on Afghanistan's banking sector remain virtually absent in existing literature.

Another critical insight from the reviewed studies is that work–life balance is not solely an individual responsibility but is strongly shaped by organizational culture, leadership attitudes, institutional policies, and national labor governance. Several authors emphasize that even when WLB policies exist on paper, weak enforcement mechanisms, unsupportive management, and low employee awareness hinder effective implementation (Akanji, 2012; Lockwood, 2003). These systemic barriers are likely to be more pronounced in Afghanistan, where institutional oversight mechanisms and labor rights enforcement remain underdeveloped.

Furthermore, the literature indicates emerging trends such as remote work, flexible scheduling, and supportive supervisory practices as effective tools for improving WLB in banking institutions, particularly during crises such as the COVID-19 pandemic (Chandra Putra et al.,

2020). However, such adaptive practices remain largely unexplored in Afghan public sector institutions, revealing an important future research opportunity.

Overall, the reviewed studies collectively suggest that improving work–life balance in banking institutions contributes not only to employee satisfaction but also to enhanced organizational productivity, reduced turnover, improved service quality, and stronger institutional effectiveness. However, the absence of Afghanistan-specific empirical or policy-oriented research creates a major contextual gap. This review therefore establishes a theoretical and evidential foundation for future empirical investigations into work–life balance challenges within Afghanistan's public banking system.

VII. CONCLUSION

This literature review synthesized existing scholarship on work–life balance in organizational and banking-sector contexts to develop an informed understanding of challenges relevant to Afghanistan's public banking institutions. The review confirms that work–life balance is a multidimensional construct shaped by workload demands, organizational culture, leadership support, institutional policies, and national labor structures. Across global evidence, balanced integration of professional and personal roles consistently emerges as a key predictor of employee well-being, job satisfaction, commitment, and performance.

The review further demonstrates that banking employees, particularly in developing economies, face intensified work–life imbalance due to long working hours, limited flexibility, performance pressure, and weak institutional support systems. These challenges are likely to be more severe in Afghanistan's public banking sector, where bureaucratic rigidity, resource limitations, and evolving governance frameworks constrain the adoption of progressive human resource practices.

A major conclusion of this review is that current literature inadequately addresses the Afghan context. No systematic empirical research exists on work–life balance within Afghanistan's public banking institutions, leaving policymakers and administrators without evidence-based guidance. This gap presents a strong justification for future empirical studies that examine work–life balance dynamics, institutional barriers, and policy interventions tailored to Afghanistan's socio-economic and administrative realities.

Finally, the review underscores that achieving sustainable work–life balance in public banking institutions requires integrated strategies, including flexible work arrangements, supportive leadership training, fair workload distribution, employee assistance programs, and strengthened labor policy enforcement. Prioritizing these initiatives is likely to improve employee well-being, organizational productivity, and institutional effectiveness, contributing to broader public sector reform and financial service development in Afghanistan.

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