

AMERICAN UNIVERSITY OF BEIRUT

WORK LIFE BALANCE POLICIES-IMPLEMENTATION
AND IMPACT ON WOMEN'S CAREER ADVANCEMENT:
THE CASE OF THE LEBANESE BANKING SECTOR

by
MARWA BACHIR EL-NAKIB

A project
submitted in partial fulfillment of the requirements
for the degree of Master of Business Administration
to the Suliman S. Olayan School of Business
at the American University of Beirut

Beirut, Lebanon
June 2012

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MARWA BACHIR EL-NAKIB

Approved by:

[Signature]

Dr. Fida Afiouni, Assistant Professor
Suliman S.Olayan School of Business]

First Reader

[Signature]

Dr. Charlotte Karam, Assistant Professor
Suliman S.Olayan School of Business

Second Reader

Date of project defense: [June 8th, 2012]

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ACKNOWLEDGMENTS

Special thanks are for Dr. Fida Afiouni and Dr. Charlotte Karam for their continuous assistance in the process.

AN ABSTRACT OF THE PROJECT OF

Marwa Bachir El-Nakib for Master of Business Administration
Major: Business Administration

Title: Work Life Balance Policies – Implementation and Impact on Women’s Career Advancement: The case of the Lebanese Banking Sector.

Work Life Balance policies have emerged as the role of work changed, along with changing economic conditions and social demands, as workers began to strive for jobs which also provide fulfilment and personal satisfaction.

Work Life Balance programs include flex-time, telecommuting, childcare, elder care, paternity/maternity leaves, job-sharing, employee assistance programs, gym subsidies, in-house stores/services, childcare, vacations, and fewer working hours. A pre-set number of yearly free flights, casual dress are also considered to be part of work life balance policies.

From another perspective, women are the primary users of such programs given their dual responsibilities at work and at home: women will often find themselves juggling between work and family tasks, known as the “role overload”.

To alleviate this role overload, many organizations have launched work-life balance programs which have shown a positive impact for companies adopting them such as decreased stress, decreased turnover rates, increased motivation and employee satisfaction, etc.

However, it has been suggested that women benefiting from such programs are making a choice between their home and family lives and their career, thus leading organizations to place less emphasis on their training, development and promotion.

We will explore this issue further in the Lebanese context: the Lebanese case is different from the European and American case from a cultural and social perspective, as well as in terms of legislation.

This research paper attempts to study the implementation of such programs in the Lebanese banking sector and explores this issue further, relating it to women’s career advancement.

We will also explore coping mechanisms Lebanese women bankers use in the presence or absence of such programs and their effect on their career advancement in this sector.

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GLOSSARY OF TERMS

Annualised hours	Where the number of hours an employee has to work is calculated over a full year, for ex instead of 40 hours a week, employees are contracted to work 1,900 hours per year
Compressed	Full-time hours over a fewer number working week days; for ex, working a 40 hour week over four days.
Flexitime	Where an employee can vary their start and finish times but have an agreement to work a set number of hours per week or per month.
Job-sharing	Type of part-time working where a full-time job is divided, usually between two people.
Non-flexible worker	An employee who does not work (or has not done in the past 12 months) any of the flexible working arrangements.
Part-time work	Working less than 30 hours a week.
Reduced hours	Where an employee has an agreement to cut their hours for a for a set period of time (ex a month, six months) then return to their original working hours.
Working from home	Where an employee works all, or some of, their working hours from home

CHAPTER I

INTRODUCTION

Work Life Balance policies have emerged as the role of work changed, along with changing economic conditions and social demands. Whereas “work” in the western world was only a necessity for survival, this role has changed as economic conditions improved and workers began to strive for jobs which also represent a source of personal achievement and satisfaction (Joshi, Leichne, Melanson, Cristina Pruna, Sager, Story, Williams, 2002).

Work Life Balance programs definitions and implementation differ among countries: the implementation of such programs in the United States is different than in the European Union, and this is due to a difference in fundamental beliefs about the meaning and goals of these programs; however, Work Life Balance has been broadly defined as “meaningful achievement and enjoyment in everyday life” (Joshi et al., 2002), and companies in developed countries have attempted to facilitate work life balance for their employees through convenient programs and trainings: achievement and enjoyment at work are essential for work life balance.

In the United States, Work Life Balance programs include flex-time, telecommuting, childcare, elder care, paternity/maternity leaves, job-sharing, employee assistance programs, gym subsidies, in-house stores/services, childcare, vacations, and fewer working hours. In addition, different packages such as company cars, a pre-set number of yearly free flights, casual dress are also considered to be part of work life balance policies (Joshi et al., 2002).

From a social perspective, although family and household responsibilities today are more balanced between men and women, yet the latter are still mainly expected to be responsible for caring for the children, the elderly and household chores. Scholars have noted that women devote more hours per day to family-related activities than their male counterparts whereas the hours devoted to professional work activities are the same for both men and women (Eby et al., 2005; Friedman and Greenhaus, 2000); thus women often find themselves juggling work demands and family tasks, resulting in what is known as the “role overload”.

To alleviate this role overload, many organizations have launched work-life balance programs which have shown a positive impact for companies adopting them such as:

- Increased employee satisfaction / Improved Work ethic and motivation (Friedman, 1992);
- Reduced absenteeism / Reduced turnover rates (Galinsky and Stein, 1990).
- Diminishing of work-family related conflicts (Ezra and Deckman, 1996).
- Decreased stress levels (Goff et al., 1990, Johnson, 1995).

Thus Work Life Balance programs are also important for companies as they have an effect on employee productivity; the study “Work Life Balance, a case of social responsibility or competitive advantage?” (Dr.Parsons, 2002) examined the effect of Work Life balance programs on employee productivity in different sectors of the economy and findings revealed an average of 24% increase in productivity after implementation of these programs¹.

¹ Refer to appendix B for exact percentages per industry.

Purpose of the study

The nature and impact of Work life balance practices in European and western contexts have been discussed thoroughly, and some studies have attempted to research the career advancement of women in the Arab Middle-East; for example, “Women, management and globalization in the Middle East” (2008), by “Beverly Dawn Metcalfe” discussed the social, cultural and economic reasons behind women’s limited progress in terms of career in the public sector context, and “Typology of career development for Arab women managers in the UAE” (2009), by Katlin Omair was concerned with women’s careers in the UAE region; however we cannot find studies that have attempted to relate the use of work life balance policies to women’s career advancement.

The Lebanese case in particular is interesting as it is different from the European and American case from various perspectives: in terms of culture, family-formation perspective, policies and legislation, country-specific gender ideologies (Riedmann, 2006), and in terms of implementation.

The cultural perspective entails that the meaning of work and employment may differ for women in the Middle East depending on their raising and educational background; for example, some minor societies may still up until today consider that the main role of the woman is at home; In other situations, women may work solely for economic reasons, regardless of ambition, self-fulfillment/ achievement, etc.

Finally, the Banking sector provides an interesting case of study as it is the key sector of the Lebanese Economy and accounts for 35% of GDP growth; also being the largest

sector, it currently contributes more to employment than any other sector. Until today, banking and finance hold the highest position in Lebanon in terms of share of GDP, share of labor in the services sector, and in terms of growth

(<http://www.marcopolis.net/lebanon-banking-analysis-of-lebanese-banking-sector.htm>).

Thus the primary objective of this project is to examine the existence/absence and implementation of such Work Life Balance policies in the Lebanese Banking sector specifically and study the impact of these policies on the career advancement of women.

CHAPTER II

RESEARCH PLAN

A. Research Objectives

A multi-level analysis to analyze the impact of national factors (laws and legislations, social expectations of women's role), organizational level factors (organizational culture, gender ideology, recruitment and career development strategies...) and personal factors (domestic help, support of husband and extended family, etc) is therefore necessary to better understand the multi-level factors that shape women's careers in Lebanon. Our specific research questions are thus the following:

Macro-Level factors

1. What are the macro-level factors that shape women's careers in Lebanon?

Organizational Level factors

2. What Work Life Balance policies are currently available in Lebanese banks?
3. To what extent are these Work Life Balance policies used by men / women?
What is their impact on women's careers and pay level?
4. What are the bank's gender ideology (based on Kolb et al.), and how does it shape women's career experiences?
5. What is the percentage of women at various managerial levels?
6. Is the recruitment and development of women a strategic priority?

Individual Level factors

7. What are, at the individual level, the coping mechanisms that women use and how does this shape their career?
8. To what extent do women use work life balance policies offered at their bank? To what extent do they use personal coping mechanisms? why?
9. What are the implications of using work life balance policies on women's career progress and pay levels?

The structure of this project is the following:

The first chapter is dedicated to the literature review where we attempted to present an overview of the emergence of work life balance practices in western cultures and the impact of such policies on women's career progression. Also, we reviewed the role of organizations in implementing different work life balance policies and their related effects on employee productivity.

Then, we reviewed various articles that aim to identify the macro-level factors that shape women's careers and affect career progress in the Middle East and Lebanon in particular as viewpoints on the role of women at the workplace in western and eastern cultures differ.

As this research paper will focus on work-life balance policies implemented in the Lebanese Banking sector, we highlighted the importance of this sector in the Lebanese economy and presented an overview of working conditions for women in it.

The analysis section is based on primary data collection and includes a review of Work Life balance policies that are implemented at Lebanese banks, to which extent these

policies are used by Lebanese women bankers and their impact on their career advancement.

This data has been collected from the interviews conducted with Human Resources departments of the banks under study, as well as from the surveys completed by working women bankers in the respective banks.

The analysis section also includes a review of individual level factors that affect women's career advancement such as personal coping mechanisms used to balance their work and home lives, and attempts to provide a linkage between the presence of such coping mechanisms and Work Life Balance practices in Lebanese banks.

Similarly we attempted to provide a linkage between the use of Work Life Balance policies and career advancement and to analyze whether such policies create pay gaps between men and women in the Lebanese banking sector.

B. Research Methodology

Both primary and secondary data are necessary for the purpose of this project; statistics and other secondary have been collected from the Human Resources departments of the banks under study and provided the following information for our analysis:

- Data on staff distribution by age and gender mix
- Women representation across ranks (statistics concerning the percentage of women in middle management and upper management positions)
- Statistics on the percentage of women benefiting from Work Life Balance policies
- Turnover rates per gender, and statistics on sick leaves/absenteeism rates per gender (if available).

On another hand, interviews were conducted with the Human Resources managers/ coordinators of these banks in order to review the following:

- Recruitment policies and strategies
- Organizations' gender ideologies
- Career development policies and availability of programs to promote women's career development
- Work Life Balance policies (if any) which have been implemented and under which conditions (such as salary reductions)
- The presence or absence of women in the board of directors and how this affects women's recruitment and career development in each bank.

Finally, we assessed individual level factors through primary data obtained through questionnaires distributed to 250 women working in the five selected banks (50 from each bank); we should note that consent from the Human Resources departments of these banks was necessary prior to the distribution of the questionnaires, and the procedure went as follows: questionnaires were sent electronically to Human Resources departments, and the latter were responsible for distribution to the women in these respective organizations; thus no direct contact was made with the surveyed women. Data from these surveys will give us additional insight into the working conditions for women in the Lebanese banking sector, including:

- Working hours and women's ability to balance their work and home lives
- Work life balance policies used and their impact on their careers
- Personal coping mechanisms used and their impact on their careers

- The degree of work to family conflict and family to work conflict (based on Netemeyer et al.)
- Other factors which may affect women's career advancement or create pay gaps between men and women in the Lebanese banking sector.

In order to test whether work-life balance practices and policies enhance the career advancement of women to senior management positions, we conducted various forms of analysis that would allow data triangulation and would thus help us increase the validity of our results. Our Analysis was done at three levels:

- a. Content Analysis of the five interviews conducted with Human Resources managers: we analyzed the data case by case and identified major themes covered. We then compared all cases on each of the themes identified.
- b. We examined the secondary data collected from the banks and examine whether the data matches with the Human Resources manager's discourse
- c. We performed descriptive and inferential statistics on the 250 surveys collected and triangulated the results with those identified in the interviews and secondary data analysis.

CHAPTER III

REVIEW OF LITERATURE

A. Work Life Balance in Western Countries

1. Emergence of Work Life Balance practices

Work life balance discourse has drawn significant attention academic, political, professional and popular literature in recent years, becoming a new area of concern; research has concluded that both companies and workers support the concept that they should have the opportunity to balance their work and home lives “the way they want” (Hogart et al., 2000).

Work life balance as a social construct originated in a western context and related questions about the management of paid work along other parts of life (mainly family life) and has drawn significant research and studies (Rapoport and Rapoport, 1965).

This accentuated concern with this topic reflects social, economic and workplace developments: the number of working women has been increasing exponentially since the 1960’s and this led to a good number of studies on topics of “working mothers”, “dual earner families” and “stress and burnout associated with workplace changes” in the 1980’s and 1990’s (Lewis and Cooper, 1999).

The emergence of such policies has been paralleled with the globalization phenomenon, increasingly sophisticated technology, and the “24/7 workplace” (Marchington et al., 2005; Sennett, 1998), thus “change” and “change management” have been attributes of most organizations.

According to the literature, employees reported that this fast paced change has incurred in more demanding working practices and environment (White et al., 2003), resulting in “feelings of pressure, lack of time and general busyness” (Gambles et al., 2003, Lewis, 2003), also referred to as the “time squeeze” or “time famine” (Hewitt, 1993, Hochschild, 1989);

These pressures at work have been attributed to new forms of working patterns which lead to a feeling of “work and non-work imbalance” (Guest, 2002).

Thus Work Life Balance practices have emerged out of a need to prevent an individual’s professional life from invading their personal and social life.

Work life balance issues have not only been assimilated to historical changes in working patterns but also to culture; in fact, this issue is debated differently in different national contexts: we can find more concern with this issue in countries with more traditional gender values than in countries where it is the norm for women to be employed (Lewis et al., 1992). The case of Lebanon therefore would be insightful given country characteristics that differentiate it from western culture.

From another perspective, “Ann Marie Ryan” and “Ellen Ernst Kossek” (2008), have discussed in their article “Work Life policy implementation: breaking down or creating barriers to inclusiveness?” the role of culture and supervisor support, among other support systems in creating a feeling of inclusiveness or exclusion when in the presence of such policies. The author argues that the simple presence of work life balance policies is not enough for companies in attracting, retaining and boosting productivity levels of employees: based on a study by Sutton & Noe (2005), there has been evidence that such programs had either no relationship or even a negative relationship with the rates of new employees hired, retention rates, reduction of stress, and increase of

productivity; the study attempts to highlight the role of culture in creating an environment of inclusiveness along the implementation of such policies for better effectiveness.

2. Review of Work life Balance discourses: Personal or organizational issue?

The literature has attempted to provide a critique of work life balance discourses and have found mainly two distinct *Work Life Balance* discourses: the first illustrates “relatively affluent professional and white collar workers” (both men and women) who have a hard time balancing work and personal life because of the overwhelming nature of contemporary forms of work, where employees have to choose between professional or household responsibilities for “getting the balance right” (Caproni, 2004, Lewis, 2003); this discourse focuses on “personal control of time” rather than a need for organizational or socio-economic change, and implies a personal choice to work harder or longer versus giving priority to other aspects of one’s life and achieving “balance” regardless of structural, cultural and practical constraints (Caproni, 2004).

The second type of discourse found in the literature focuses on the concept of flexibility at the workplace: Work life balance is considered to be a characteristic of organizations, indicated by the presence of such policies or by employees’ perception that support of work life balance exists in their organizations as articulated in the terms of policies. Thus the “flexibility discourse” is positioned as practices provided at the workplace for individuals with other types of commitment (such as family), overlooking gender, culture, and norms.

Some scholars have also argued that “part timers and full timers are qualitatively different types of women with different attitudes towards work and home life” (Hakim, 2000): whereas full time working women are found to be as committed as their male counterparts, thus occupying high-status, highly paid jobs (Warren, 2000), women who work part-time are choosing between 2 life priorities based on their commitments: family or career (Proctor and Padfield, 1999). This leads to a lower investment in the training of such employees whose attitude towards the importance of their career tends to be “ambivalent” (Hakim, 2000), implying that full time workers will prioritize their career whereas part timers will have less commitment, prioritizing their marriage or family life (Skinner, 1999).

This view has been criticized by Butler (1990), claiming that the existence of multiple “identities or subjectivities” has to be acknowledged: a woman who is a “mother” is not limited to that role, and has other identities; similarly, women who are not mothers will also have other “roles” in their personal lives and may have other caring responsibilities as well.

Similarly, a suggested view defends the idea that it is “organizations, not women, who have the problems” (Cliff and Cameron, 1997); the authors have argued that it is essential to redefine “central assumptions”: parenting and childhood should be viewed as a social issue, rather than an individual choice (Guerrina, 2001).

According to Cliff and Cameron (1997), motherhood and maternity are regarded as a “personal issue” in the United Kingdom, and they compare it to the Swedish case, where gender differences are part of equal treatment; the system present in the United Kingdom is that of six months paid maternity leave but a minimal paternal leave of two weeks (Nyberg, 2003). On the other hand, countries who have accepted motherhood as a social issue such as Sweden, have demonstrated an attempt to de-gender parenthood

and childcare responsibilities, by offering “parental leaves” whereby two months have to be taken by each parent.

Thus, although “gender-neutral” terms within organizations may be essential for change (Cliff and Ward, 2001), however the effects of these changes are not substantial until a wider cultural change within society has been achieved.

We should note that the terminology used to refer to this topic has been evolving in line with evolving concerns, shifting from “work family” to “family friendly” to “work life”; this shift in linguistics referring to the topic projects a more inclusive view of the subjective, thus engaging both men and women without children or family obligations.

3. Work Life Balance in organizations and impact on women’s careers

From another perspective, work life balance is also related to career success: the study “The influence of family responsibilities, career fields and gender on career success”, (Mayrhofer, Meyer, Schiffinger, Schmidt, 2007), has discussed the consequences of having family responsibilities on career success: it concluded that there exists a negative relationship between these two variables; the authors also found the existence of a “gender effect”, i.e. women’s career success is more affected by the prevalence of family responsibilities.

Similarly, Caroline Straub in her research paper “A comparative analysis of the use of work-life balance practice in Europe (2007), attempts to assess the European case by identifying companies’ involvement in Work Life Balance practices in fourteen European countries and whether such practices facilitate or pose a constraint towards women’s advancement to senior management positions.

In the United Kingdom, different governmental strategies and policies have aimed at supporting such organizational practices and promoting such ideals (Mc Bride, 2001). These policies are based on the “non-gendered” employee, however it is mainly women who are benefiting from these family friendly policies, thus forming the largest part of the country’s part-time labor force; it is worthwhile to note that whereas some may claim that part-time employees are not as committed to their jobs as full-timers, however extensive study on this subject has proven the contrary, demonstrating the equal commitment of women part timers in a number of professions (Carrier, 1995, Warren & Walters, 1998, skinner, 1999, Walsh, 1999, Walters, 2000); accordingly, claiming that an employee’s commitments outside the workplace will reduce their commitments within their jobs is found to be erroneous (Lewis and Taylor, 1996). Another research made in the United Kingdom concerning women in the nursing sector who have chosen to benefit from such family friendly policies has shown that such part-timers will often have their careers advance at a lesser rate than their male colleagues; however this phenomenon is not limited to the nursing sector and the fact that benefit from such situations has been well documented (Zimmer, 1998, Williams, 1993, Porter, 1992, Bradley, 1993, Williams and Heikes, 1993, Whittock, 2000), thus females will find themselves caught in the “gender trap” which decreases their employment prospects and earnings for a lifetime (Tram, 1997).

4. On the “Glass Ceiling”

The last 50 years have witnessed new work/family configurations: with more women entering the workforce, and more dual-earner families (Tharenou, 1999).

In fact, women's participation in the workforce is one of the most significant social changes of the last century (Straub, 2007); however, although women have succeeded - to some extent- in reaching higher level positions in management, yet studies have shown that gender remains an invisible barrier known as the "glass ceiling" preventing women's progression in international corporate contexts (Powell and Butterfield, 1994; Straub, 2007).

The glass ceiling can be defined as a "plateau" which restrains women's career development at middle management positions (Wentling, 2003); whereas the number of women qualified to climb the corporate career ladder continues to rise, we continue to notice significant differences in the number of men versus women reaching senior management positions (Winn, 2004; Wood, 2003; Fernandez, 1993).

In the literature, this glass ceiling has been attributed to employer biases, negative perceptions of women's professional capabilities, stereotypical attitudes, lack of mentoring, limited training and development, the absence of family-friendly programs which all present a barrier for women in managing their "dual roles" (Metz, 2003; Lahtinen & Wilson, 1994).

Similarly, other factors such as pregnancy and childbirth often entail interruptions in women's careers for time periods which may range between a few months to a few years. This entails that women with families find themselves at a big disadvantage because they raise questions about their priorities, thus limiting their chances for promotion, higher salaries and career advancement, and resulting in a "pay gap" known as the "motherhood penalty" (Weeden, 2005).

Considering the implications of these differences in work and family life, it is assumed that men and women have unequal career opportunities, and scholars agree that the main constraint for women in reaching and succeeding in management positions is the disproportionate responsibility they bear for raising their children and performing household related tasks (Wirth, 1998). In fact, women will often turn down job promotions as they entail more responsibilities which interfere with their responsibilities at home.

5. *Gender Ideologies*

According to the literature (Kolb et al., 1998), the way companies implement work-life balance policies and practices depends largely on underlying gender ideologies, and companies have been categorized into one of three groups according to the strategies they adopt for fostering women's career advancement:

- *Eliminate gender differences*: this is the case where companies assume that success is irrelevant of an individual's gender and depends solely on merit. This chain of thought implies that women's slow career advancement is mainly due to them not being properly trained to compete in male-dominated businesses which require traits such as assertiveness, authority, autonomy, aggression, dominance and achievement.
- *Celebrate gender differences*: this chain of thought implies that gender roles ascribe different characteristics and behaviors in both sexes which will inevitably result in different work styles, different communications styles and leadership behavior. In such companies, women may be disadvantaged as their work style may not be valued in a male-dominant environment.

- *Remove gender-biased structures:* such companies recognize that there are social differences between genders and therefore focus on eliminating structural barriers on women's career advancement, and they offer procedures to overcome such disadvantages through "gender-neutral selection", and family friendly practices. Such companies have been shown to improve women's opportunities in career advancement.

Thus we will attempt to organize the banks under study into one of these three types of organizations based on gender ideologies as this categorization will provide a linkage and help us assess the effect of national culture on corporate culture and policies adopted.

B. Work Life Balance and women's career patterns in Lebanon

Significant work has been researched on the topic of the "glass ceiling" in Lebanon, but we cannot find significant work that has addressed the use of such policies in organizations and whether these policies may stand as a barrier or promote women's career advancement.

According to studies, such benefits are hardly found in Lebanese organizations:

"alternative work arrangements are absent; job sharing, flextime and childcare support are virtually inexistent" (Jamali, Sidani, Safieddine, 2005).

In the Arab context, many studies have attempted to research women's career development in light of these different cultural and social values: "Beverly Dawn Metcalfe" (2008) has attempted to discuss the social, cultural and economic reasons behind women's limited progress in terms of career in the public sector context; her

findings suggest that the main reasons behind this limited advancement is the prevalence of patriarchal work contracts found in public and private institutions similarly, as well as ethical and cultural values in terms of pre-defined gender roles. Similarly, Katlin Omair (2009) has concluded that women's careers in the United Arab Emirates region can be segmented into four types: progressive, moderate, facilitated and idealistic; the paper suggests that women in the "UAE" face more constraints in their careers than their male counterparts because of gender related stereotypes that affect the recruitment process, as well as promotions and performance appraisals (Rhode and Kellerman, 2007); the paper adds that there are "assumptions" about the male gender possessing "superior capabilities" which also affects women's career progress (Eagly and Johannesen-Schmidt, 2001; Schein, 2001);

Research has also been made regarding work/family conflicts and their effect on women's career in the Middle East and attempted to present an insider view of the career constraints faced by working women in the region given different patriarchal roles and culture; these studies suggest that although women worldwide have reached higher rates of enrolment and levels of education, yet their career advancement reaches a "plateau" at the middle management levels (Wentling, 2003) though the number of women who are qualified for upper management positions continues to increase. In fact, in the Middle East women are viewed as "custodians" of values and traditions, and their reproductive role is considered substantial (Moghadam, 1992), relating to the concept of motherhood and domesticity (Mostafa, 2003).

1. Macro level factors affecting women's career progression in Lebanon

In this section, we will present an overview of the evolution of working conditions for women in Lebanon which will help in better understanding the role of culture and social values in the professional advancement for women in this country.

Lebanon being an Arab country, traditional perception of women is their role as mothers and caretakers of the household. This perception has however changed over the past decades, given socio-political and economic changes in different Arab countries, and Lebanon is among few of the Arab countries that have given the opportunity to women to expand their roles beyond the home, thus assuming professional careers (Sidani, 2002, Jamali, 2009).

This has been attributed to many reasons which are particular to Lebanon (Sidani, 2002): first, the geographic location of Lebanon has allowed the country to be more exposed and open to western culture when compared to other Arab countries.

Second, economic reasons in the 1980's and 1990's have led to a heavy migration of the male gender to different "Arab and Gulf oil-producing countries" with better work opportunities and bigger salaries. This led to a shortage in the working force and allowed women to participate in the workforce.

Similarly, after the end of the civil war in 1990, economic changes allowed women to participate more aggressively in the development of the country as weak economic conditions meant that many households could only survive if supported by dual working partners; implications are that over the past decades, the role of working women in Lebanon has changed significantly with career progress and considerable influx of female workers into new sectors (Jamali, 2009).

Whereas the perception of Lebanon as a country where women enjoy more freedom and have more rights than other Arab countries may be true, however the career progress of

women in the country is not only related to that factor alone: in fact, according to statistics, women's participation in the economic and political sectors of the country is not considerable considering soaring educational levels (Daouk, Jamali, Safieddine, 2006).

For instance, there has been a noticeable progress in the educational level of women, with enrollment in post-secondary schools reaching 50% in public and private schools. Similarly, according to 2001 statistics, 53% of enrolled university students are women (World Bank, 2005).

Economic involvement however did not measure up to the above statistics: economic activity rate of women was estimated at 17.5% in the 1970's and only grew to 32.4% by 2007 (HDR, 2008).

In terms of yearly income, women's income was estimated at \$ 2.701 in 2005 compared to \$8.585 for males (HDR, 2008).

Similarly, when it comes to public life, women's participation is relatively low: only 4% of the Lebanese parliament members are women, and there are only two municipal councils (out of 700) which are led by women (Sha'rani, 2004).

When it comes to decision-making positions in Lebanon, these are found to be monopolized by men: gender statistics released by the "Economic and Social Commission for Western Asia" (ESCWA) found that the number of women entrepreneurs in Lebanon is relatively low, with women employers representing only 1.5% of the female workforce (Eid, 2002).

Similarly, we can find that a high percentage of Lebanese women occupying low managerial and supervisory positions: only 8.5% of Lebanese women are found to occupy higher administrative positions in 1996 (Labaki, 1997).

From another perspective, the post-war economic crisis constitutes a macro-structural constraint as the post war years were characterized by high unemployment rates and sluggish recovery for Lebanese organizations; this made it easier for companies to take advantage of the slow economy to pressure employees and women in particular to accept working conditions which they would not have accepted had the economic environment been better (Sidani, Jamali, Safieddine, 2005).

The study “Constraints facing working women in Lebanon” (Jamali, Safieddine, Sidani, 2005), reported that “some managers are being extremely opportunistic due to negative economic conditions, high unemployment rates, and scarce employment opportunities, thus women are more than ever working under conditions of reduced salaries and lower advancement prospects” (Jamali, Sidani, Safieddine, 2005).

2. Overview of the Lebanese Banking sector

Lebanese financial institutions are major players in the Lebanese economy and have the potential to accelerate or slow down the sustainable development of the country (Jamali, 2002), thus assessing the working conditions for women in this sector would provide an interesting case of study.

The Lebanese Banking sector is considered to be one of the strongest in the Middle-East and Arab regions, being based on solid fundamentals such as high liquidity and strict regulations imposed by the Lebanese Central Bank, although policies have been undergoing restructuring, in line with evolving market needs and trends.

In Lebanon, the banking sector is considered to be the key sector of the Lebanese economy: it accounts for 35% of GDP growth; in fact, growth in the banking sector since 2007 was the main driver of economic growth which reached 26% for three

cumulative years, thus reducing the level of national debt from 186% of GDP to 147% of GDP (www.macropolis.net). Also, there has been a reported growth of 55% in consolidated bank assets, going from 74 billion Dollars to 115 Billion, for the years 2006-2009 (www.macropolis.net).

The importance of the Lebanese banking sector is that it has been considered the banking center of the Middle East for decades prior to the Lebanese civil war, and this sector has managed to function despite the turmoil, while showing considerable growth in the post-war years.

The growth and stability of this sector are well known, as they have been put under the test through many crises, such as the Lebanese civil war (1975-1990) and the world financial crisis of 2008, and they are mainly attributed to a solid regulatory environment and conservative banking practices, with large reserves for liquidity, with primary liquidity representing 50% of customer deposits (www.macropolis.net).

Lebanese banks have one major characteristic, most of them being mainly owned and run by families, although some have publicly traded shares.

The outlook for the coming years for this sector looks positive: consolidated bank assets have grown by 4.7% (from \$ 115.3 Billion to \$ 120.6 Billion) for the first quarter of 2010, a progression 3 times higher than that of the first quarters of the past five years (www.macropolis.net).

When it comes to women's participation, a study published by the "Lebanese Bankers Association" found that only 19% of assistant general managers or general managers in Lebanese banks are women, a number which is considered quite low given that women represent 41.5% of the working force in Lebanese banks according to World Bank Statistics (World Bank, 2005).

Also, according to the “Lebanese office of the Global Association of Risk Professionals”, more than 60% of financial risk experts (holders of Financial Risk Management certificates) are women, however these women bankers are mainly found to occupy entry level positions, whereas their presence decreases as we climb the corporate hierarchy.

Research on the topic of “Corporate Governance and Women in the Lebanese Banking Sector” revealed that some of the banks under study had no female managers at all whereas most others had only 2 or 3 occupying upper management positions (Safieddine, Jamali, Daouk, 2005). The study revealed that in the Lebanese Banking sector, most women are able to attain middle management positions however their career development stops there: 81.3% of the middle managers interviewed have been working in their respective organizations for more than ten years (Safieddine, Jamali, Daouk, 2005).

This paper attempts to examine the causes of this phenomenon and whether they are mainly attributed to the “glass ceiling” which stands as a barrier to women’s progress beyond middle management levels, or whether this can be attributed to other factors (for example, it generally takes a lot of time to progress in the banking sector).

From another perspective, although work-life balance policies alleviate the “role overload”, yet traditional performance evaluations are based on the number of hours worked rather actual productivity level, which places women benefiting from such programs at a disadvantage (Kolb et al., 1998).

For this purpose, our study attempts to classify the banks under study and their role in promoting or standing as a barrier to women's career advancement in the presence or absence of such policies.

C. Constraints to women's career advancement in the Lebanese Banking sector

1. Limited access to informal business networks

According to studies, women in Lebanon are at a disadvantage because of limited access to business networks (Jamali, 2009); in fact, women represent a small percentage of memberships and boards of syndicates and chambers of commerce and/or industry (Shaarani, 2004). This leads to their exclusion from formal and informal networks, the absence of relevant benefits, and corporate developmental assignments being used only to benefit male managers and promote them to executive leadership positions in companies.

Many women have complained from being excluded from such networks, as some have reported working in organizations that do not foster gender communication and interaction; this is because most Lebanese organizations have a masculine culture that tends to alienate women in the sense that women do not have the same opportunities provided to their male counterparts.

Similarly, women have reported that Lebanese organizations are segmented in a way that makes it easier for men to reach prestigious positions of power than women in the sense that opportunities and jobs with visibility and corporate developmental assignments are rarely allocated to females; thus they are not exposed to job assignments and experiences that are necessary for their career development.

In addition women have reported a lack of support in their career endeavors and work environments: this is visible in the lack of measures provided by companies to support working married women such as flextime or childcare support.

The implementation of such measures offering relevant benefits to women would however constitute a benefit for companies as it would help lessen turnover rates and provide a positive impact on the levels of commitment and loyalty faced by their female employees.

2. Lack of Board Representation

Studies have proven that having women on the board of directors is a positive for women's representation in companies (Burke, 1994): women managers have more potential in addressing issues related to women recruitment, retention and development in organizations and have the power to change and retain women managers in their respective companies (Burke, 1994), which provides a positive link between the number of women on the board of directors and the status of women in these companies (Mattis, 1993, Schwartz, 1980).

Companies who have women in strategic managerial positions project to their employees a commitment to the career advancement of women (Burke, 1994).

According to the literature, women board members add a distinct benefit to companies as they add a different "understanding of corporate operations, a fresh perspective and more focused investment of time and energy" (Burke, 2003).

Also, women in the last decades have been acquiring the required skills, abilities and experience necessary to compete for board seat positions: studies have shown that

women managers are generally more educated than their male counterparts, thus being an asset in board rooms (Burke, 1994).

Women board members have also shown to come from a greater variety of educational business backgrounds thus having more experience and work knowledge that are useful in board rooms (Burke, 1993, 1994).

However, according to Catalyst's 2003 census of "Fortune 500", women until today only hold 13.6% of board seats whereas 10.8% of the companies under study claimed not having female directors (Flynn and Adams, 2004).

According to the literature, this under-representation of women in top management positions and board rooms sheds the light to a discrimination against the female gender where power positions are involved (Ilo, 2003).

This small representation of women in such strategic positions has been attributed to many factors: lack of vacancies in such positions, a reluctance to hire women in such positions, difficulties in finding women who are qualified for or interested in occupying such positions, and finally a worry that gender diversity in board rooms will complicate the decision making process. Finally, this misrepresentation is attributed to a lack of penalty for the lack of gender diversity in board rooms (Burke, 1994) and to a ceiling restraining women's promotion to middle management levels, referred to as the glass ceiling phenomenon (Farrell and Hersch, 2005).

The same study conducted by Farrell and Hersch (2005) concluded that once diversity targets for board member selection are reached, women have a lesser chance of being promoted to being board members as revealed by a negative relationship between the likelihood of choosing women for corporate board positions and the percentage of women found on those boards in previous years.

In the Lebanese context, Lebanese board rooms are found to be mainly occupied and monopolized by men, and this has been attributed to the process of director selection and nomination which stands as a barrier to the nomination of women as members of the board.

A research conducted on the subject of corporate governance in the Lebanese banking sector by Jamali, Safieddine, and Daouk (2005) based on a sample of 61 women managers occupying middle management and top-management positions in 12 Lebanese banks, reviewed women's evaluation of current board performance and reported that 98.3% of the women interviewed believed that diversity within the board of directors would result in better performance; similarly these women bankers believed there is a good number of qualified women in Lebanon who have the required professional experience to act as board members, implying their perception that banks could benefit from more women serving on these boards.

The study mentions however that most banks in Lebanon are family-owned enterprises where board members are also the major shareholders. Also, in most cases, the owners of the bank are also the organization's general manager and/or chairman of the board. In this respect, the only women who are found to occupy board positions in Lebanese banks are the owners' or major shareholders' daughters and/or wives.

Thus a fact remains: irrespective of talent, Lebanese women have very limited access to board positions.

One mentioned barrier has been identified as being the lack of awareness among male directors about the benefits of having women directors on boards. The paper mentions that this issue is addressed through the introduction of educational programs in Lebanon

and the MENA region, in the form of new business schools, MBA and Executive MBA programs, all of which can play a useful role in increasing male leaders' awareness of the importance of having business women on boards of directors.

The study conducted has shown evidence that there is a low representation of women in top executive positions mainly due to gender-related barriers, mainly designated in the literature as the glass ceiling: in fact 85% of the women interviewed in the study regarded the low representation of women on boards and lack of promotions to top management positions as attributed to the glass ceiling effect.

An analysis of the above according to level of management occupied by women revealed that 88% of middle level women managers perceived that this low representation of women in higher managerial positions stands as a barrier to the representation of women on boards, thus suggesting a higher sensitization of middle level women managers to the glass ceiling effect.

Similarly, 60% of the women interviewed believed that the absence of women from board rooms stands as a barrier to women's career advancement, thus reflecting negatively on the advancement of women at the workplace. In fact, having women on boards would likely establish a more supportive environment for working women as female directors are more aware and involved in female-specific issues at the workplace and their presence in power positions is empowering for female employees in fighting gender discrimination at work.

On the other hand a smaller percentage (28%) of women bankers occupying top management positions attributed this under-representation to the lack of interest from the part of women as well to a lack of qualified women for such positions.

This had led to the view that women's under-representation on boards may be gender-related, but this view has been disregarded as the ownership structure of Lebanese banks makes the issue of women's participation on boards irrelevant.

In light of the above, we will aim at discussing whether this misrepresentation of women in boardrooms may be linked to the lack of Work Life Balance practices in the Lebanese banking sector is due to macro-level, organizational-level or personal level factors.

3. The Role of the Government

The United Kingdom's government is implementing the "working time, part-time, and parental leave" directives and has recently introduced the "National Childcare strategy" aiming at creating one million new childcare places.

In Europe, access to childcare funded by the state differs per country (2% for the UK, versus 80% for the Netherlands).

In the Lebanese context, the study "Corporate Governance and Women: an Empirical Study of Top and Middle Women Managers in the Lebanese Banking Sector" (Safieddine, Jamali, Daouk, 2007), stipulates that the role of government regulations is important in establishing corporate governance practices as they would help reduce the discrimination found against women in organizations, and address different issues faced by women at the workplace, including the under-representation of women in power decision-making positions and board-type positions: "as long as there is no penalty for not having women on boards, this will continue to represent a salient barrier towards

women representation in executive positions according to experts” (Safieddine, Jamali, Daouk, 2007).

In the recent past a variety of initiatives have been launched by the IFC in order to improve the current legal and regulatory framework pertaining to corporate governance in Lebanon and the MENA region. This program aims at creating awareness and improving commitment levels of establishing better corporate governance, which constitutes a positive catalyst for change.

4. The Socio-cultural environment for working women in Lebanon

Studies have found that although there is a generally a positive attitude concerning women’s work in Lebanon, however cultural variables play an important role in shaping women’s work experience: Lebanon remains a middle-eastern country with a patriarchal system and patriarchal values, with women’s role being mainly viewed as mothers and caretakers of the home, though economic need has led men to accept women’s employment (Sidani, Jamali, Safieddine, 2005).

In an interview conducted throughout research on the topic of “Constraints facing Working Women in Lebanon”, results have revealed that “Lebanese women have to challenge authority in a patriarchal environment that imposes restrictions on their daily behaviors”, according to a bank manager (Jamali, Safieddine, Sidani, 2005).

In this sense, Lebanese women have to face similar constraints as other Arab women in terms of culture because general culture implies that the husband is expected to financially take care of his wife and her maintenance whereas her primary role should be taking care of the kids and providing household services, as stated by a public

relations manager in the same study mentioned above (Jamali, Safieddine, Sidani, 2005).

Whereas tradition and the patriarchal system should play a less important role considering the higher levels of education, modernization and the prevalence of a certain western culture, however cultural constraints remain but differ in terms of regions and religious groups: it has been found that the weight of tradition and culture plays a more important role in traditional Muslim communities, where there an outspoken preference for the women to stay at home and only delegate to them traditional role and responsibilities (Mayor).

This perspective is largely publicized in the media and popular writings; however further studies found that education is an important variable positively affecting female labor force participation across all religious groups (Hajj and Panizza, 2002, Schetman and Neuman, 1998).

Similarly, recent studies conducted in Lebanon found no differentiation in the labor market participation between Muslim and Christian women (Hajj and Panizza, 2002).

It is interesting however to note that in the interviews conducted in the same study, some women were biased towards traditional culture and perceived their role as women mainly as caretakers of the home and family irrespective of their work obligations or aspirations, claiming that family is their priority, whereas others claimed that their family obligations should not stand in the way of their professional lives and career development.

According to studies, in terms of employment, females are considered as being a risky investment in comparison to their male counterparts since it is commonly perceived that family obligations will always represent a priority: women are considered at a

competitive disadvantage when marriage and a family life become part of the equation (Jamali, Sidani, Safieddine, 2005). In their study, the authors have reported the views of different women managers concerning constraints faced by working women in the Lebanese environment and reported the following : “there is a common perception that women are less committed because of their family obligations especially when they get married or pregnant; this impacts their career advancement opportunities because there is a lingering perception that women are less reliable than their male counterparts” (financial officer of an academic institution) (Jamali, Sidani,, Safieddine, 2005).

Similarly, in that same study a university professor states: “Lebanese women continue to suffer from negative perceptions of their commitment and professional qualifications; while women may have demonstrated their ability to balance high aspirations in different areas of life, their professional commitment continues to be questioned and scrutinized” (Jamali, Sidani, Safieddine, 2005).

According to the interviews conducted in that research, women managers claimed that perceptions of effective management in Lebanon are yet until today based on a masculine gender stereotype, thus revealing that stereotypical attitudes continue to represent a barrier to women’s career advancement. This point is stressed by the comments of a manager of real-estate company: “women are perceived to be emotional individuals while men are perceived to be more autonomous, ambitious, assertive at the workplace” (Jamali, Sidani, Safieddine, 2005).

Most of the women interviewed in that research in fact claimed having to deal with such stereotypical attitudes which represent a barrier to establishing authority and respect of their respective positions. What is more interesting is that these stereotypical attitudes came not only from male counterparts but also from female counterparts as stated by a

manager at a healthcare clinic: “I thought I could depend on my female colleagues, however a major disappointment was that most of them were presumptuous and did not believe I can make it” (Jamali, Sidani, Safieddine, 2005).

5. Constraints based on religious differences and culture

Research on the topic of “Constraints facing working women in Lebanon” conducted by Jamali, Sidani, Safieddine (2005) has also attempted to present the constraints faced by Lebanese women managers and the barriers faced in their career advancement according to transcribed interviews which have been dissected into corresponding percentages of Muslim and Christian women referring to each particular constraint; The results of these interviews have revealed that the constraints that have been presented by Lebanese women managers are very similar to those constraints that have been discussed in previous literature, whereas the differences lie in the impact of strong cultural values that accentuate women’s role as caretakers of the home and family, according to a very present patriarchal value system.

The paper investigates this point further concluding there being a general perception that Christian communities in Lebanon are less prone to being affiliated with being a patriarchal society and displaying a more favorable attitude towards working women. In fact we can find in Lebanon a generalization that commonly assumes that Christianity is affiliated with “modernization” whereas Islam is more affiliated with “tradition”.

This perception however is assumed to be quite a simplistic view of the situation given other variables that also play in the equation such a social class and education level.

Putting these small variations in the percentages found aside, the research study concludes that the main constraint faced by working women as a barrier to their career

advancement are found to be the prevalence of a patriarchal system with patriarchal values. Similarly, both groups (Muslim and Christian) perceived corporate and structural barriers as a constraint hindering career advancement (Jamali, Sidani, Safieddine, 2005).

CHAPTER IV

DATA GATHERING AND ANALYSIS OF RESULTS

For the purpose of our analysis, we interviewed five Human Resources managers /coordinators from five major Lebanese banks in order to identify and compare their involvement with work life balance policies. The latter have answered our questions concerning the following matters:

- General adopted policies concerning daily working hours and different types of leaves offered.
- Availability of work life balance policies and what are the issues employees complain about.
- General statistics about gender mix and age distribution.
- Statistics concerning the percentages of women occupying middle management and upper management positions.
- Statistics concerning turnover rates.
- Statistics concerning the number of employees benefiting from work life balance policies.
- Recruitment and career development policies.

Similarly, we surveyed a total of 250 women bank employees (50 from each of the banks under study) in order to test the following research propositions:

Research proposition 1: Women who benefit from work life balance policies are less prone to career advancement within organizations (case of the Lebanese Banking sector).

We will assess if women benefiting from work life balance policies tend to have stalled careers or on the contrary have opportunities to reach higher positions; our primary purpose was to relate the use of work life balance policies to the percentage of women occupying senior management positions, for each of the banks under study.

We should note however that none of the respondents to our survey occupied executive managerial positions thus we based our analysis on the responses of women who have already used such policies and how such policies affected their career.

Also, we used cross-tabulations by career level (employee, supervisor, middle manager, etc) and the use of family friendly policies to assess their use by each hierarchal level.

We also ran a bivariate correlation analysis in order to find the statistically significant correlations among the variables under study.

Research proposition 2: Women who rely on personal arrangements to achieve work life balance (domestic help, support of husband and extended family) will advance in their careers.

In order to test this proposition, we extracted the percentages of women who have domestic support (day care center, servant, at-home teacher) and compared them with their hierarchal standing in the organization.

Also, we compared these percentages with income level to assess whether income level affects the use of such coping mechanisms.

Based on the above, we will attempt to answer organizational-level and individual-level research questions previously stated in the outline.

Similarly for this research proposition, we used cross-tabulations for the personal coping mechanisms for each hierarchal level (entry-level, supervisory level, middle management, etc) as well as number of times of promotion within the organization. We attempted to see if women occupying higher ranks tend to place less emphasis on the importance of work life balance policies as their incomes are higher and thus they have more coping mechanisms than women occupying lower ranks in the hierarchy. We also ran a bivariate correlation analysis in order to find the statistically significant correlations among the variables under study.

A. Organizational level factors: Interviews and Secondary Data Analysis

1. Interviews: Per bank Comparison

As a first step, we compiled a table of comparison of the answers of Human Resources departments of the banks under study.

Table 4.1

	Bank A	Bank B	Bank C	Bank D	Bank E
Q1: Government policies and legislations.	-Bank follows the “Collective Labor Agreement” -Banks offers 1 day paternity leave. -Study leave: 5 days ; for continuous education and “Etudes Bancaires” programs.	Bank follows the “Collective Labor Agreement” which can be obtained from the Lebanese Banks Association.	Collective labor agreement (working hours are from 8 to 2 pm however this law isn’t followed). -Special conditions for married women are on a case by case basis.	Bank follows the Collectrive Labor Agreement -No special conditions for married women or childcare strategies.	Same conditions as the Lebanese labor law and Collective Labor Agreement.
Q3: Are turnover rates related to a lack in WLB policies?	Not really; however in exit interviews, men leave for better packages and women mainly leave due to long working hours.	-No, Negligible number. -Most leave for better packages from other banks/companies abroad. -Men and women leave for the same reasons -Some women leave for marital reasons (for example husband works abroad).	-No, usually employees leave for better offers outside the country. -Negligible cases of women who leave for a lack of WLB policies.	No, not at all. Turnover rates are only related to better job offers from other banks or from GCC countries.	No: people leave the organization for various reasons, mainly for better opportunities, marriage, travel or personal reasons.

<p>Q4: Recruitment policy: Is the recruitment of women a strategic priority?</p>	<p>-No, we hire men and women equally - Higher availability of women in this sector; we have a hard time recruiting men who ask for higher compensation packages . -No Preference for single or married women; However we prefer married women for certain positions: for example, branch manager position. -No age preference.</p>	<p>-No, we try to maintain a balance in recruiting men and women according to 50/50 quota. -Single v/s married: usually we don't look at such details: It depends on qualifications and job requirements; -Special cases: We prefer of single women if the position requires a lot of travelling. - No age preference.</p>	<p>-No, we recruit based on skills; -No age preference -No single v/s married preference</p>	<p>-No, we hire people by abiding to a 50/50 quota for men and women. -We prefer single women of a younger age as we usually hire entry-level fresh graduates and promote from within -We hardly recruit from other banks unless that person has skills that are rare to find in the market.</p>	<p>No strategic priority for females alone, but equal opportunity for all genders. -There is a high % of females working at the bank. - no preference for single v/s married - no age preference.</p>
<p>Q5: Career Development policy: Is the career development of women a strategic priority?</p>	<p>-No, career development is a priority for "high potential" whether men or women. - No preference for single v/s married. - High potentials are screened through performance management, management feedback, and people who have special competencies; for these people, we offer special trainings, higher salary adjustments and bonuses to keep them motivated and loyal to the bank; At this bank, high potentials are mostly females;</p>	<p>-No, it depends on employee performance; - no preference for single or married; sometimes married women may turn down higher positions which entail more responsibilities. -no age preference -general programs for the career advancement of all employees.</p>	<p>-No, but women have advanced in this sector exponentially; 90% of our middle managers are women; -No preference for single v/s married -No age preference. -Many programs to promote employee development such as trainings, seminars, fast track program, and external programs such as "Etudes Bancaires" or private training centers.</p>	<p>-No, based on performance only; we don't look at gender; an employee should simply be a good performer & have a good employee record. -No preference for single or married; it is based on abilities and of course willingness. Sometimes women reject a higher position which entails more responsibilities. -No age preference. - No, but we have 2 general programs for career development: Executive career plan & Individual career plan.</p>	<p>-No discrimination policy applied, all employees are encouraged to pursue higher levels of authorities - no age preference or single v/s married preferences -Trainings, MBA sponsorship, and continuous awareness sessions.</p>
<p>Q6: Are there any women in the board of Directors?</p>	<p>No, however we have 3 women in Senior Management, and Middle management is composed of 50% women.</p>	<p>No women in the BOD; However we do have women senior managers. Women constitute 45% of our workforce. Also 35% of our middle managers are women.</p>	<p>Yes, one woman (10 of the board composition).</p>	<p>No, however there is 1 woman in Senior management (1/11), and women middle managers constitute 50% of middle management staff.</p>	<p>-N/A: Board of directors is represented by multinational companies.</p>
<p>Q7: Does the presence of a prominent female figure have an effect on the strategic recruitment and development of women?</p>	<p>Yes, of course; The HR manager of this bank is a woman and there have been major changes in the HR division when it comes to managing employees and addressing women issues since her appointment. However all issues still need the approval of the Board first</p>	<p>No, we hire men and women equally and it shouldn't take a woman to appreciate the role of women in banking. It is well known women constitute a good percentage of the workforce working in Lebanese banks</p>	<p>No, when we are looking to recruit and develop our employees what interests us is the ROI.</p>	<p>No answer.</p>	<p>Not applicable.</p>
<p>Q8: Do you consider your organization to be friendly in terms of work life balance?</p>	<p>-Currently, no; -This is an issue we are working on; We currently sent a proposal to board for implementation of more flexible working hours however this issue is pending awaiting approval.</p>	<p>-No, we don't offer any work life balance policies and we have strict 8 to 5 attendance rules. -We offer such policies in special cases when really needed; many employees complain of long working hours.</p>	<p>No, we follow management by objectives, and we have a disciplined body function.</p>	<p>Yes: Branches leave at 2 pm. -Extended maternity leave on a case by case basis, for example in the case of twins or triplets. - Unpaid leave: on a case by case basis and we give up to 6 months unpaid.</p>	<p>The orientation of the bank is to apply the Lebanese labor law and the Collective labor agreement of banks of Lebanon on all employees.</p>

Q9: Bank's gender ideology	"A culture that eliminates gender differences: success depends solely on merit".	"A culture that eliminates gender differences: success depends solely on merit".	"A culture that eliminates gender differences: success depends solely on merit".	"A culture that eliminates gender differences: success depends solely on merit".	"A culture that eliminates gender differences: success depends solely on merit".
Q10: issues employees complain about	Long working hours; We have very strict rules when it comes to attendance and unplanned leaves.	Working Saturdays, and long working hours; this is especially an issue for women.	Long working hours	Our employees only complain about the low salaries;	Flexible working hours, and increasing of maternity leave
Q11: What WLB programs are already in place?	-Flexitime: employees may leave at 2 pm twice a week however they have to work on a Saturday to compensate. -Special shifts for IT, Financial markets, call center departments. -unpaid leave for critical cases.	-There are special shifts for call center dept and some retail branches only. -we offer temporary reduction in work hours & unpaid leave on a case by case basis; - Summer hours until 3.30 PM.	Special annual leaves and temporary reduction in working hours: on a case by case basis and for special cases only. -Summer hours until 2.30 PM.	- Job sharing - Temporary reduction in working hours - Annualized hours - Special annual leaves	Temporary reduction in work hours (current working hours are reduced by 1 hour from 8:00 AM till 4:00 PM)
Q12: Are these policies working?	Yes employees are following them without infractions.	Not applicable: negligible cases.	Not applicable, only few cases.	Yes, our employees do not complain about these issues.	Yes, due to compliance by employees
Q13: Any % concerning the use of WLB?	Not available.	No, negligible cases.	Negligible.	Few cases only.	Policies are applied on all employees
Q14: Are employees penalized if they use such programs?	No, this is out of the question; no reductions in salary are applied in any case, as it is a great demotivator for employees. -In case of breaches of behavior we may resort to demotions but this is rare.	No, we don't apply such measures unless we find there is a constant decrease in productivity.	No, we don't use reduction in salaries unless employees abuse the policies offered and we notice a decrease in productivity; In such cases a stalled career is only logical.	Depends on the reason behind such arrangements; -for example, if to pursue their education, this definitely will not affect their development. -A temporary reduction in salary is applied when benefiting from temporary reduction in working hours	All late arrivals and early departures are subject to penalties and deductions;
Q15: Which WLB would you consider implementing if not already in place?	Flexitime: 8 to 5 or 9 to 6 however this awaits management approval.	Flexitime, however no positive response from management on this matter.	Flexible working hours but this awaits management approval.	The bank will move to a new location within 2 years, which includes a cafeteria for staff, a gym, and a child day care center	Work from Home
Q16: Does your organization provides equal career opportunities for men and women	Yes: we follow a fair approach when it comes to recruitment and career development.	Yes: we do not discriminate neither in recruitment or career development.	Yes.	Yes.	Yes, same treatment is applied for both genders
Q17: to what extent do you think that women are responsible for balancing their work and home lives? is it an organizational issue?	It is a social and organizational issue. We are taking measures to address this issue however such decisions take time.	No we think it's a personal issue and not the bank's responsibility, after all women have been working for years and if they are not able to manage their home life, it should not be our responsibility.	Women are responsible for balancing their work and home lives especially in such economic conditions.	This is a personal issue women are responsible for. It's all a question of time management; women by nature are more energetic creatures than men and they can do several tasks at a time. Also, our working hours are not long and adapting to this schedule	No, Women are fully responsible for balancing their work and home lives otherwise the female employment ratio wouldn't be as high.

				shouldn't be that hard.	
Q18: Implementation of WLB as part of a strategic plan?	Yes: we are aware of the importance of such policies for employee motivation and productivity.	No current plans.	No, no such plans at the current time.	No.	Could be applied to some extent.
Q19: Would you consider implementing WLB if the competition adopts such policies?	Not applicable: no answer.	Yes, but this would be minimal; we wouldn't relax policies too much.	Yes, maintaining a leading position in the market is essential.	Yes, definitely. Banks in Lebanon function upon what others are doing; if such policies help us maintain a competitive advantage, we implement them.	Banks are governed by "BDL" whereby all operations must be within these operating hours, thus operating hours can only be amended slightly.
Q20: What are the perceived benefits of WLB?	-Attracting / retaining staff -Increased employee satisfaction -Improving performance / productivity / motivation -Increasing organizational flexibility -Reduced absenteeism -Reduced turnover rates -Reduced employee stress- -Enhanced public image	-Reduced absenteeism -Gaining staff commitment and loyalty -Reduced employee stress	All of the above.	-Attracting/retaining staff -Increased employee satisfaction -Improving performance/productivity/motivation -Reduced absenteeism -Enhanced public image.	- Attracting/retaining staff - Increased employee satisfaction - Improving performance/productivity/motivation - Gaining staff commitment and loyalty - Reduced employee stress - Diminishing of work/family related conflicts
Q21: Perceived risks & costs of not addressing WLB issues?	A higher turnover rate: in exit interviews, what employees complain about mainly is the long working hours.	A higher turnover rate, more absenteeism, and less employee satisfaction.	No foreseen costs or risks.	No perceived risks or costs.	No perceived risks or costs.

2. Statistics and Secondary Data

a. Gender and Age Distributions

In this section, we will present available gender and age distributions for the banks under study (please note that one bank refused to release any such data).

- **Bank A:** Age distribution

19 to 30 yrs old	35%
31-40 yrs old	27%
41 to 50 years old	21%
51 to 60 years old	13.71%
60 +	2.65%

- **Bank B:** Gender and Age distribution

Age Range					Married v/s single		Employee	
60 +	50 → 60	40 → 50	25 → 40	Less than 25	Married	Single	Number	
24	106	105	334	50	341	278	619	Male
9	41	80	302	80	223	289	512	Female
33	147	185	636	130	564	567	1131	Total

- **Bank D:** Age distribution:

Age range	%
21-27	30%
28-45	50%
46-64	20%

- **Bank E:**

- Employment Status: Percentages of full/part time and gender: 3.36 % part time and 96.64 % full time (1.76 % female and 1.6% male).

- Distribution by age and gender :

Age	18- 24	5-30	31- 35	36- 40	41- 45	46- 50	51- 55	56- 60	61- 64	64+	Total
Women	18	8	31	20	16	16	11	2	1	-	193
Men	6	0	43	39	32	21	21	9	5	7	243

b. Other Statistical Data

Table 4.3

	Bank A	Bank B	Bank C	Bank D	Bank E
Statistics concerning the % of women in middle management & executive positions	3 women in senior management and 2 women in the management committee; Middle management is composed of 50% females	Women constitute 45% of our workforce; 35% of middle managers are women.	90% of middle managers are women. There is one woman in the board of directors (which is 10% of the board).	In middle management positions: 50% are women In senior management positions: 1/11	Middle management: 16.06 % (31 of 193) Upper Mngt: 18.65 % (36 of 193).
% or number of employees benefiting from WLB policies	Negligible	Not applicable, negligible number.	Negligible as there are no written policies; They are implemented on a case by case basis.	No statistics, only few cases.	Not applicable
Turnover Rates	Turnover rates for the recent years: 2009: 4.24% 2010: 4.9% Target 2011: 4% (currently at 3.8% only) this is the lowest rate achieved by the bank. retention rate is 100% for high potentials;	Around 70/1200 employees per year. this rate is average compared with other Lebanese banks.	3-4% which is lower than the rate found at other banks.	Turnover rate ranges between 3.5% to year; it is an average turnover rate for the banking sector.	Male: 7/436 Female: 15/436
Exit interviews	This is confidential information; However generally speaking men usually leave for better packages whereas women leave because of long working hours.	This is confidential information	Not available.	Not available	Confidential

3. Discussion of findings

a. What WLB policies are currently available in Lebanese banks?

According to the interviews conducted, Lebanese banks can follow either the “Labor Law” or the “Collective Labor Agreement” however most Lebanese Banks abide by the “Collective Labor Agreement” published by the “Association of Banks in Lebanon” and

which regulates all matters related to the Lebanese banking sector regarding allowances, remunerations, rewards and penalties, termination of service, working hours, leaves, medical care, etc.

What interests us for the purpose of this research paper is to look at the laws concerning leaves and flexible working hours;

When it comes to leaves, Chapter IV of this agreement states that employees are entitled to four kinds of leaves (Please refer to articles 19, 20, 21, 22 and 23 in the appendix):

- **Annual paid leave:** “every employee is entitled to an annual paid leave which length’s can be determined based on the years of service:

When it comes to annual leaves, the law also states the following:

“Employees of whichever category, at their request, may be granted a leave without pay of force majeure reasons, provided this leave does not exceed three months; it is conditional that the approval of the Management is obtained”.

- **Marriage leave:** special leave of 15 continuous days, including Sundays and official holidays.
- **Paid maternity leave:** Leave of seven weeks, including Sundays and official holidays; Moreover, every employee, of any category whatsoever, has the right to be absent from work on the day of delivery.
- **Death leave:** conditions detailed in appendix.
- **Sick leaves:** conditions detailed in appendix.

The banks, may at their discretion also offer various kinds of leaves; according to the interviews conducted, we found that only one of the banks under study offers other

kinds of leaves: in fact Bank “A” also offers a “paternity leave” of one day and a “study leave” of 5 days for employees following their “Continuous education program”.

On the other hand, when it comes to working hours, the “Collective Labor Agreement” (Article 25) states (please find details in Appendix):

“Working hours for employees of all banks are:

- 8:00 a.m. to 2:00 p.m. all year round, except Saturdays.

- 8:00 a.m. to 1:00 p.m. on Saturdays.

The bank may, from time to time, at the discretion of the Management, and only when needed, ask its employees to work over the regular office hours above for an additional period not exceeding 7 hours weekly, without additional pay; such right may not be accumulated from one week to another, i.e. employees may not be asked to work more than a total of 42 hours/week without additional pay. If the hours worked exceed this limit, employees are then entitled to additional wage for the extra hours, according to the rates prescribed by the laws in force. In addition, this right should not be used to continuously and permanently add one working hour to the daily working schedule”.

It is striking that most of Lebanese banks have working schedules from 8AM to 5PM.

The Human Resources coordinator of one of the banks under study (Bank C) confirmed this fact, stating that this condition has not been followed by Lebanese banks since the law was released and no additional pay was provided to their employees.

When it comes to flexible working hours, some banks have special internal regulations when it comes to working hours:

- Bank “A”: employees may leave at 2 pm twice a week however they have to work on a Saturday to compensate.
- Bank “D”: employees working in branches leave at 2 PM.
- Bank E: working hours are from 8 AM until 4 PM for all employees.

The results of the questionnaires confirm the above: when it comes to working hours, the majority of women employees work between 7 to 10 hours per day whereas a very small percentage works less than 7 hours. We cannot find any cases of part time work in this sector or cases of employees working from home. The percentages concerning working hours are as follows:

Less than 7 hours	7 to 8 hours	9 to 10 hours	10 to 11 hours	12 hours and more
4.4%	46%	44.8%	3.2%	1.6%

b. To What extent are these Work Life Balance Policies used by women and Impact on Career and Pay Level

Work life balance policies are not widely applied in this sector; banks have stated there are negligible cases of employees who benefit from any kind of Work Life Balance policies:

In%	Flexible work schedules	Part time work	Work from home	Compressed work weeks
No	86.4	97.2	100	88.8
Yes	13.6	2.8	0	11.2

(Table 4.5; n= 250)

In %	Leave for education	Paid sabbaticals	Paid maternity leave	Paid leave for sick family member	Unpaid family medical leave
No	62.4	90	0	99.2	82.8
Yes	37.6	10	100	0.8	17.2

(Table 4.4 ; n=250)

When it comes to flexibility in working hours, banks are rigid and follow strict rules when it comes to employee attendance. Survey results showed similar results: only 13.6% of women stated benefiting from flexible schedules and 11.2% stated benefiting from compressed work weeks (this number is attributed to employees working in departments using shift work such as call centre, financial markets, and information technology departments). Finally we find a negligible number benefiting from part time work.

On the other hand, we can find that educational leaves are more common (37.6%) and there are cases of unpaid family medical leave.

c. Comparison of Offered Policies per Bank

Based on the answers of the women surveyed, we will attempt to provide an average percentage of the women using such policies in each bank, and if there any differences between banks' "applied" instead of "written" policies in terms of work life balance.

Table 4.6: Does your company offer... (n=250)

		Flexible work schedules	Part time work	Work from home	Compressed work weeks	Being able to bring children to work on occasion
Bank A	No	96.0	98.0	100	88.0	82.0
	Yes	4.0	2.0	-	12.0	18.0
Bank B	No	88.0	100	100	88.0	100
	Yes	12.0	0.0	-	12.0	-
Bank C	No	94.0	100	100	78.0	90.0
	Yes	6.0	0.0	-	22.0	10.0
Bank D	No	66.0	98.0	100	98.0	64.0

	Yes	34.0	2.0	-	2.0	36.0
Bank E	No	88.0	90.0	100	92.0	96.0
	Yes	12.0	10.0	-	8.0	4.0

In the table above, we gathered all types of available flexible working patterns and we can conclude the following:

- Bank “D” is the most flexible in terms of working hours: 34% of the women surveyed stated being able to benefit from flexible working hours. This is because all branches at this bank are allowed to leave at 2 PM (refer to interview results above).
- Part time work: almost non-existent at all of the banks surveyed.
- Work from home: non-existent.
- Compressed work weeks: only applied for specific departments (refer to interview results above).
- Being able to bring children to work on occasion: Bank “D” offers the most flexibility (36% bring their children to work on occasion).

Table 4.7: Does your bank offer this type of leave? (n=250)

		Leave for education	Paid sabbaticals	Paid maternity leave	Paid leave for sick family member	Unpaid family medical leave
Bank A	No	38.0	92.0	-	100.0	66.0
	Yes	62.0	8.0	100.0	-	34.0
Bank B	No	80.0	84.0	-	100.0	76.0
	Yes	20.0	16.0	100	-	24.0
Bank C	No	82.0	100.0	-	100.0	96.0
	Yes	18.0	-	100	-	4.0
Bank D	No	48.0	84.0	-	100.0	98.0
	Yes	52.0	16.0	100	-	2.0
Bank E	No	64.0	90.0	-	96.0	78.0
	Yes	36.0	10.0	100	4.0	22.0

According to the table above we can note the following:

- Educational leave: 62% of women in Bank “A” answered being aware of the existence of “leave for education”; similarly, in Bank “D” 52% of the women surveyed answered being aware of the existence of educational leave at their bank.
- The percentages are lower for Bank E, Bank B and Bank C; we have been told by the human resources departments of these banks that employees who can benefit from such leaves are chosen on a case by case basis by the bank’s Human Resources department.
- Paid sabbaticals: the results obtained show a discrepancy with the statements of the Human Resources departments since all of the banks under study only offer an “unpaid leave” as per the “Collective Labor Agreement”.
- Maternity leave: written policy that all banks have to abide by as per the “Collective Labor Agreement” and this is in line with the women’s statements.
- Paid leave for sick family member: non existent at all of the banks under study; We should note however that banks offer a “paid death leave” as stated in the “Collective Labor Agreement”
- Unpaid family medical leave: the percentages differ; Bank “C” and Bank “D” are the least flexible in this matter.

d. Bank’s Gender Ideology, and Impact on Women’s Career

During the interviews, Human Resources coordinators were asked to choose which of the following statements best describes the bank’s ideology when it comes to gender selection:

- A culture that eliminates gender differences: success depends solely on merit

- A culture that celebrates gender differences: gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment
- A culture that removes gender biased structures: recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through “gender-neutral selection”, and family friendly practices.

The respondents unanimously answered with “a culture that eliminates gender differences whereby success depends solely on merit”.

The banks under study believe that men and women have equal abilities and should therefore be treated equally when it comes to career development and pay levels.

Banks have affirmed that there is a great availability of women working in the banking sector and have stressed on the fact that women have made great advances in this sector and currently occupy the same managerial positions that used to be previously solely occupied by the male gender.

This line of thought is aligned with the banks’ recruitment and career development strategies.

e. Recruitment and Career Development of Women: a Strategic Priority?

All of the banks under study stated recruiting men and women based on 50/50 quota and there was no preference for single or married.

When it comes to age groups, banks prefer fresh graduates for entry level positions and prefer to promote from within the organization unless the vacant position requires key skills which only an outsider candidate can match.

Similarly when it comes to career advancement, none of the banks under study treated women employees with an advantage: career development is based upon performance alone.

This is in line with the banks' gender ideologies discussed earlier; they do not follow a strategy whereby the career development of women is a priority as they state that women have made great advances in this sector based on their abilities alone.

We compared the answers of Human Resources departments with views of surveyed women on the subject; we asked these women about which factors influence women's career advancement in the Lebanese Banking sector, and we can see great discrepancies between the statements given by Human Resources departments and women's views on the subjects (please refer to next table): 65.6% of the women surveyed believed that women's career advancement in the Lebanese banking sector is affected by gender-biased structures, 69.2% believed it was affected by social conventions, and 57.6% believe it is affected by gender pay gaps.

	Gender-biased structures	Social conventions	Generally slow career path	Gender pay gaps	Supportive organizational culture
strongly disagree	3.6	2.8	2.8	3.2	1.6
Disagree	5.6	4.4	6.4	7.2	2.8
Neutral	25.2	23.6	31.2	32.0	40.8
Agree	47.2	48.0	46.4	40.4	37.2
strongly agree	18.4	21.2	13.2	17.2	17.6

(Table 4.8; n=250)

f. Work Life Balance Implementation and organizational impact

When it comes to the implementation of work life balance programs, we can also notice discrepancies: when questioned about the perceived benefits of implementation of work

life balance policies, all of the interviewees acknowledged benefits to such programs (please refer to table above for interview results).

However when we asked about the perceived costs of not implementing work life programs, only 2 out of 5 Banks acknowledged the negative effects of not implementing such policies, whereas the 3 other banks answered with “no perceived risks or costs”.

It is interesting to note that although these banks are aware of the benefits of Work Life Balance policies, only “Bank A” and “Bank B” recognize there are perceived costs for not implementing such policies.

When it comes to turnover rates, the banks under study stated that usually men employees leave their organization for better offers in competitor banks or in GCC

countries, and that there are negligible cases of women who leave because of a lack in flexibility at the work place and long working hours.

However, most banks under study do not consider the absence of work life balance a major issue and would not consider implementing such policies as part of their strategic plan, except for “Bank A”².

This is line with the fact that banks believe that the issue of balancing work and life is a personal one rather than an organizational issue, and stated that it is the woman’s responsibility to achieve balance between her home and work life.

On the other hand, most Lebanese banks tend to be influenced by competitors’ strategies and care about maintaining a strategic position in the market: thus they operate according to a state of mind where “if the competition is doing it, then we will

² Please refer to table of compiled interviews.

consider it”; when asked about the implementation of Work Life policies if competitors decide to apply such plans, they responded “yes, because we want to maintain a competitive advantage and our leading position in the market”.

We should note that some of the banks under study have tried establishing flexible working hours however this issue has not been considered primordial and has always been kept pending awaiting management approval.

When it comes to implementation, we have asked the banks if they would consider penalizing employees benefiting from such policies: banks stated that penalizing women for the use of work life balance policies would not applied unless the employee in question shows a significant decrease in productivity levels over an extended period of time.

Women’s views on the subject seem to differ: when asked what have been the consequences of using any kind of available work life policy (study leave, maternity leave, etc) on their career, 55.4% of the women surveyed believed that work life balance had a negative effect on their career path:

	None	Don’t know	Negative relationships at work	Seen as less	Overlooked for rewards	Stalled career
In%	16.8	28.4	14.8	15.2	16.8	8

(Table 4.9 ; n=250)

g. Percentages of Women across Ranks and Various Managerial Levels

Since data on women representation across ranks will be helpful for obtaining a percentage of women’s participation in the workforce within each bank as well as their

hierarchical representation, we have collected such data has been collected from the banks under study (please refer to tables above);

- Age and gender distribution: we should note that not all banks have provided us with gender distribution for their organization; however based on available data, we can state that women constitute around 50% of the workforce at Lebanese banks.
- When it comes to percentages of women occupying middle management and upper management positions, we can see that women have highly succeeded in reaching middle management positions however their presence in Senior Management remains rare; similarly we can rarely find women who are members of the board of Directors at Lebanese Banks.

From the above, we can conclude the following:

- Career development and recruitment, Lebanese banks' gender ideologies leads their recruitment and career development strategies: they believe that women are equal to men and thus they do not have any special programs for the development of women in this sector.
- Women's views on this matter differ: most women agreed that in this sector, women's career advancement is greatly affected by gender-biased structures, pay gaps, and social conventions.
- Women representation across ranks: Banks stated leading a fair policy when it comes to career development, yet women have only succeeded in reaching middle management positions, and their presence remains rare in upper management positions; we can see from our sample distribution described below that the majority of Lebanese women bankers hold a Bachelor's degree or a

Masters' degree (49.8% and 45.7% of our sample, respectively) and thus they hold the same qualifications as men in this sector however these qualifications have not entitled them to reach upper management positions as this hierarchal rank remains dominated by the male gender. This can be attributed to social conventions and to gender-biased structures in Lebanese organizations, as discussed in the literature.

- Work life balance programs: banks think it is the woman's responsibility to balance her work and home life; although they are aware of the benefits of implementing work life balance programs, yet this issue is not considered crucial unless the competition implements such policies, because the bottom line is that banks strive to maintain a competitive advantage and image in this sector.
- Impact of Work Life balance: banks stated not penalizing women for use of work life balance however the negligible number of women having benefited from such programs admitted that the use of such programs had a negative effect on their career.

B. Individual level factors

1. Description of Sample

Based on the surveys distributed, we will present the distribution of our sample; the results are presented below:

Table 4.10: Age Range (n=247)

Age Range	21-25	26-30	31-35	36-40	40-50	50+
Percentages	13.8%	42.1%	21.1%	13.4%	9.3%	0.4%

Table 4.10: Educational level (n=245)

Educational level	Baccalaureat or equivalent	Bachelor or equivalent	Masters or equivalent	Doctorate
Percentages	2.9%	49.8%	45.7%	1.6%

Table 4.10: Marital Status (n=235)

Marital status	Single	Married	Divorced	Widowed
Percentages	50.2%	47.7%	2.1%	0%

Looking at the demographics, we can conclude the following about the Lebanese banking sector:

- Age range: 67% of working women are aged between 21 and 35 years old. There is a small minority of women aged above 40; this is in line with the statistical data that was obtained from the banks under study where we can find there is a majority of women of a child-bearing age (20 to 40).
- Educational level: most Lebanese women working in this sector hold a Bachelor degree or a Masters degree (95.5%) and we can find rare cases of women of women with higher or lower educational levels. Thus women working in this sector have the same educational levels that men have.
- Marital status: 97.9% of women surveyed are either single or married; there are rare cases of divorced women.

Table 4.10: Union member (n=249)

Union member	Yes	No
Percentages	20.9%	79.1%

Table 4.10: How long have you been employed at your current bank (n=249)

Years of work at current bank	Less than 1 year	1-2 years	2-4 years	5-7 years	More than 7 years
Percentages	5.6%	16.5%	29.7%	19.3%	28.9%

Table 4.10: How long have you been at your current position (n=249)

Years of work in current position	Less than 1 year	1-2 years	2-4 years	5-7 years	More than 7 years
Percentages	10.4%	28.9%	37.8%	13.7%	9.2%

Table 4.10: How many times have you been promoted since you joined the organization (n=249)

Times of promotion	Never	Once	Twice	3 times	4 times +
Percentages	41.4%	26.1%	15.7%	11.2%	5.6%

Looking at career involvement within their organizations we can conclude the following:

- 46.2% of women surveyed have been employed at their current bank between 1 and 4 years, and 48.2% have been employed for more than 5 years; there is a small percentage of women employed for less than 1 year.
- 66.7% of women surveyed have been employed at their current position between 1 and 4 years; the percentages are lower for women having held their position for less than 1 year or more than 5 years.
- 67.5% of the women surveyed have never been promoted or been promoted once. The percentages are lower for more numbers of promotions. This is line with women's views presented earlier when asked about which factors affect women's career advancement in this sector: 59.6% of women answered "a generally slow career path".

Table 4.10: Employment status (n=249)

Job Status	Full time	Part time
Percentages	99.2%	0.8%

Table 4.10: Job Rank (n=235)

Job Rank	Trainee	Secretary	Entry Level	Principal employee	Supervisor/Team leader	Deputy head	Middle manager
Percentages	2.1%	3.8%	26%	20.9%	20.9%	15.7%	10.6%

Table 4.10: Family Income (n=233)

Family Income	Less than \$2.000	\$2.000 - \$4.000	\$4.000 - \$6.000	\$6.000- \$8.000	More than \$8.000
Percentages	35.2%	33%	14.6%	7.7%	9.4%

- We can find rare cases of part time workers in this sector (only 0.8%) which is in line with the results presented earlier: banks in Lebanon rarely offer part time jobs and working hours on average range between 8 to 9 hours per day, reflecting a lack of flexibility.
- 46.9% of employed women occupy “entry-level” or “principal employee” positions; the percentages are lower for each higher hierarchal rank; we can note that none of the respondents occupies upper management positions.
- The majority of the respondents (68.2%) have family income levels ranging up to \$ 4,000. The percentages are lower for higher incomes ranges.

2. Analysis of Results

a. Hindering Factors

For the purpose of our analysis, we will first try to assess which are the factors that hinder women from balancing their work and home lives. Based on the results obtained, please find below the percentages for each hindering factor:

In%	Frequent travelling	Negative attitude from colleagues/supervisors	Long work hours / after hours	Negative attitude from family members	Employer biases/stereotypical attitudes.	Absence of family friendly programs
Not at all	60.0	23.2	6.8	31.6	28.4	26.8
Rarely	19.6	38.0	16.0	29.6	36.4	31.2
Sometimes	15.2	28.4	31.6	29.2	28.0	21.2
Most of the time	3.2	9.6	32.8	8.4	6.4	14.4
Always	2.0	.8	12.8	1.2	.8	6.4

(Table 4.11 ; n=250)

We can find that frequent travelling is the least hindering factor for women working in this sector.

When it comes to negative attitudes at work, the percentages are also low: 10.4%.

Also, 9.6% of the women surveyed believed that negative attitudes from family members are a hindering work life balance factor.

However, 45.6% of the women surveyed believed that long working hours are a hindering factor (always or most of the time) whereas only 22.8% stated that it rarely or never poses a constraint.

However, when asked about the absence of work life balance policies, 42% of the women surveyed answered “sometimes”, “often” or “always”, however the majority (58%) answered “rarely or never”.

b. Working hours and Work life Balance

In the next section we will explore how much long working hours affect work life balance based on different questions presented in the survey.

To analyse the following we have compared the length of working hours with three factors surveyed:

- To what extent are you able to balance you work and life?
- Do you miss out on quality time because of work?
- Do you feel tired or depressed because of work?

In the tables below, we have compared the hours of work to each of these questions in order to see whether work life balance is related to long working hours.

Table 4.12: To what extent are you able to balance your work and life (n=250)

In %	Less than 7 hours	7 to 8 hours	9 to 10 hours	10 to 11 hours	12 hours+
Never	-	-	1.8	-	-
Rarely	9.1	16.5	16.1	-	-
Sometimes	18.2	33.9	41.1	62.5	50.0
Most of the time	18.2	40.9	38.4	37.5	50.0
Always	54.5	8.7	2.7	-	-

Based on the above table, 73.7% of women working less than 7 hours feel they are able to balance their work and home lives most of the time; this percentage goes down to 49.6% for women working 7 to 8 hours, to 41.1% for women working 9 to 10 hours, and to 37.5% for women working 10 to 11 hours. We explored this issue further by finding the relationship between these 2 variables:

To what extent are you able to balance your work and life	Pearson Correlation	-.145
	Sig. (2-tailed)	.022
	N	250

(Table 4.13)

Based on the above, we can state there is a negative correlation between these two variables i.e. the more hours of work, the less women are able to balance their work and home lives.

Table 4.14: Do you miss out on quality time because of pressures at work (n=250)

In%	Less than 7 hours	7 to 8 hours	9 to 10 hours	10 to 11 hours	12 hours+
Never	36.4	6.1	.9	-	-
Rarely	9.1	18.3	10.7	-	-
Sometimes	45.5	35.7	42.9	62.5	75.0
Often	9.1	25.2	28.6	-	25.0
Always	-	14.8	17.0	37.5	-

Based on the table above, 45.5% of women working less than 7 hours have answered “never” or “rarely” to missing out on quality time with family and friends because of work pressures. This percentage goes down to 24.4% for women working 7 to 8 hours, and to 19.7% for women working 9 to 10 hours.

Table 4.15: Do you ever feel tired or depressed because of work? (n=250)

In%	Less than 7 hours	7 to 8 hours	9 to 10 hours	10 to 11 hours	12 hours +
Never	-	5.2	2.7	12.5	-
Rarely	18.2	9.6	12.5	12.5	25
Sometimes	36.4	41.7	40.2	37.5	-
Often	45.5	35.7	38.4	-	25
Always	-	7.8	6.3	37.5	50

In the table above, the results above show that results are very close for all working hours.

We will go further in our analysis and divide our data into different groups to see whether results differ based on different variables; the variables that interest us are:

- Married v/s single women
- Income level
- Job rank

Thus we will analyze whether long working hours and the lack of family friendly policies affects the work life balance for each of these groups.

c. Married v/s Single Women and Work Life Balance

In the tables below, we compared how much long working hours and the absence of family friendly policies constitute a hindering factor for single women v/s married women with children.

Table 4.16 : Do you have children / how much do you agree that long working hours are a hindering factor in achieving work life balance

Do you have children	Not at all	Rarely	Sometimes	Most of the time	Always
No	8.2%	23.3%	32.2%	32.2%	4.1%
Yes	4.8%	5.8%	30.8%	33.7%	25%

(n=250, 146 single, 104 with children)

36.3% of single women and 58.7% of married women said that long working hours are a hindering factor “most of the time” or “always”; a small percentage (10.6%) of married women answered “not at all” or “rarely” (v/s 31.5% of single women). Thus long working hours are more of a constraint for married women with children.

Table 4.17: Do you have children / how much do you agree that the absence of family friendly programs is a hindering factor in achieving work life balance ?

	Not at all	Rarely	Sometimes	Most of the time	Always
No	29.5%	30.8%	25.3%	8.9%	5.5%

Yes	23.1%	31.7%	15.4%	22.1%	7.7%
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(n=250, 146 single, 104 with children)

60.3% of single women didn't believe the absence of family friendly programs poses a constraint to their work life balance, only 14.4% said it constitutes a hindering factor "most of the time" or "always". On the other hand, 29.8% of married women said that the absence of such programs constitutes a hindering factor "always" or "most of the time" whereas 54.8% answered with "not at all" or "rarely"; thus although married women with children often complain about long working hours, yet half of these women (54.8%) did not believe that the absence of family friendly programs is a constraint in achieving balance.

Our analysis will lead us later on to look at the coping mechanisms these women have which lead them to place less emphasis on the importance of such programs at the workplace.

In the next section, we will compare whether married women with children find more difficulty balancing their work and home lives than single women, based on different survey questions:

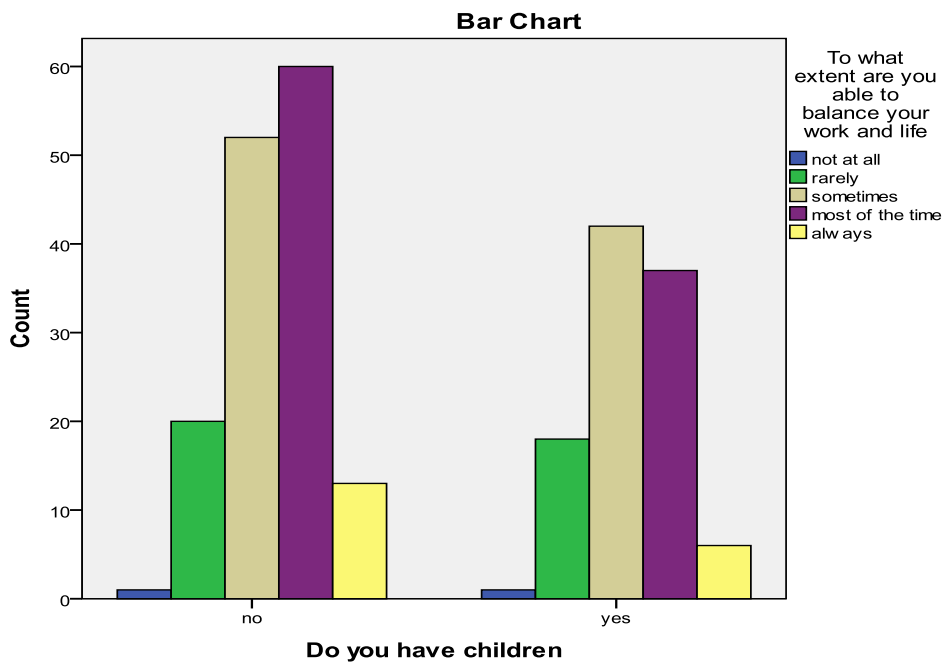
- To what extent are you able to balance you work and home life?
- Do you miss out on quality time with family and friends because of pressures at work?
- Do you feel tired or depressed because of work?
- How much do you agree that the demands of your work interfere with home life and family responsibilities?
- How much do you agree that due to work, you have to make changes in family plans and activities?

- How much do you agree that the demands of family life interfere with job related duties?

Table 4.18: To what extent are you able to balance your work and home life?

In %	Single women	Women with children
Not at all	.7	1.0
Rarely	13.7	17.3
Sometimes	35.6	40.4
Most of the time	41.1	35.6
Always	8.9	5.8

(n=250, 146 single, 104 with children)



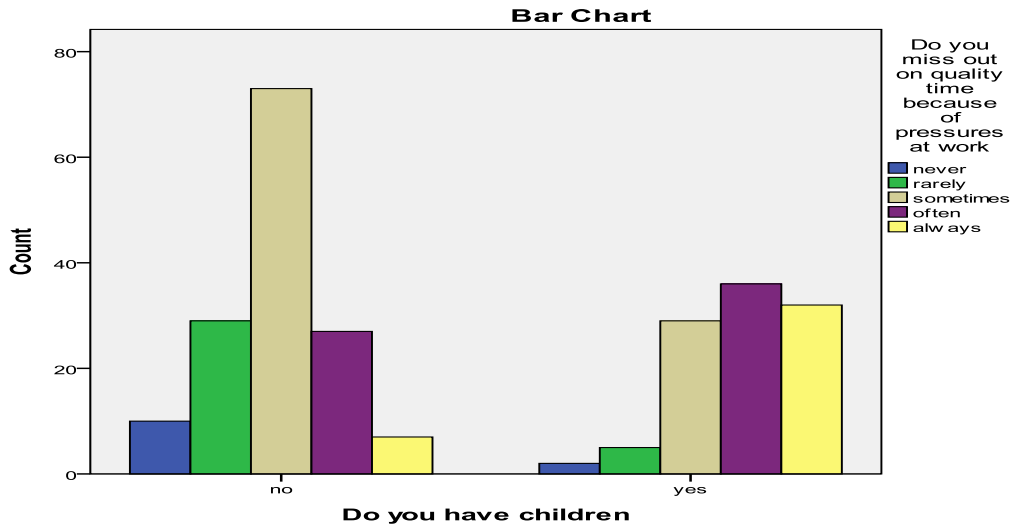
There are small differences between the results: 50% for single women and 41% for married women stated being able to balance work and life “most of the time” or “always”.

Table 4.19: Do you miss out on quality time because of pressures at work?

	Single women	Women with children
Not at all	6.8	1.9
Rarely	19.9	4.8

Sometimes	50.0	27.9
Most of the time	18.5	34.6
Always	4.8	30.8

(n=250, 146 single, 104 with children)



Based on the above (table + graph), we can note: when it comes to spending quality time with family and friends we can see differences in the results obtained: whereas only 23.3% of single women answered “most of the time” or “always” to this question, the percentages are as high as 65.4% for married women with children.

How many hours a day do you spend with your children	Pearson Correlation	-.231
	Sig. (2-tailed)	.018
	N	104

(Table 4.20)

We also checked the correlation between hours of work and time spent with children for married women and the results show that there is a strong negative correlation between hours spent at work and amount of time spent with children i.e. the more hours of work, the less quality time spent with the children.

How many hours a day do you	Pearson Correlation	.435
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spend with your children	Sig. (2-tailed)	.000
	N	104

(Table 4.21)

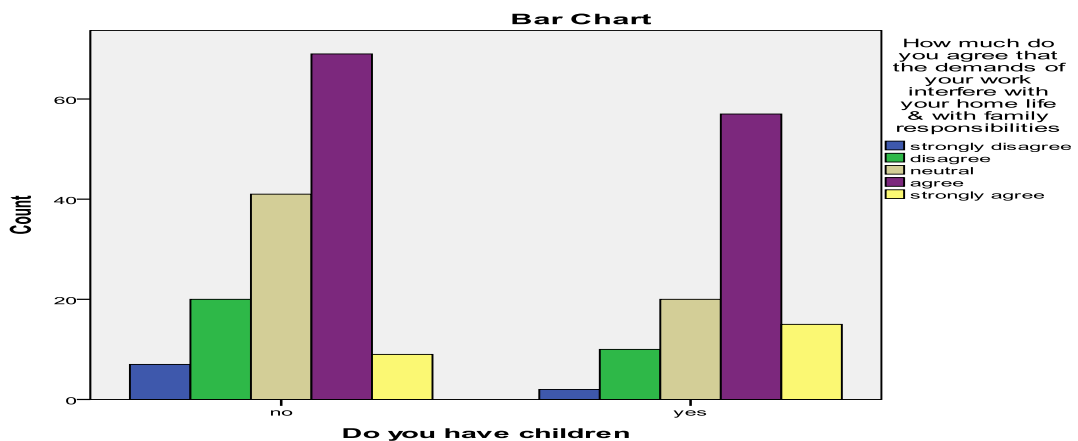
On the other hand, the above correlation shows a positive relationship between work life balance and amount of time spent with children.

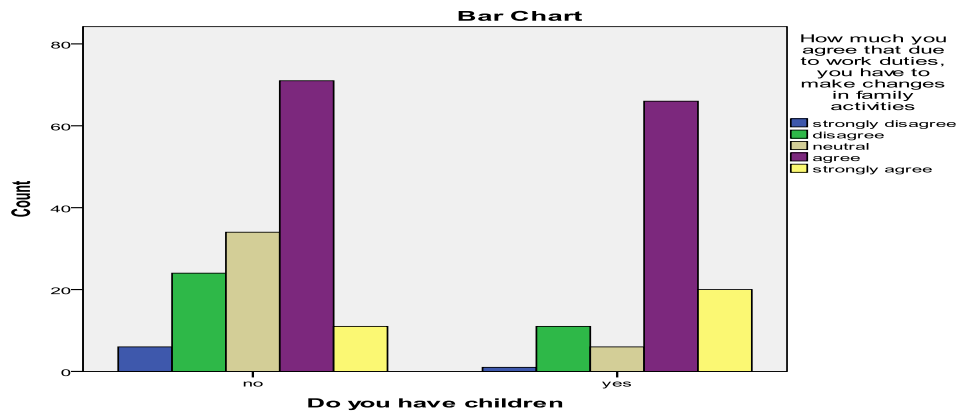
Table 4.22: Do you feel tired or depressed because of work?

	Single women	Women with children
Not at all	6.2	1.0
Rarely	14.4	7.7
Sometimes	37.0	44.2
Most of the time	36.3	35.6
Always	6.2	11.5

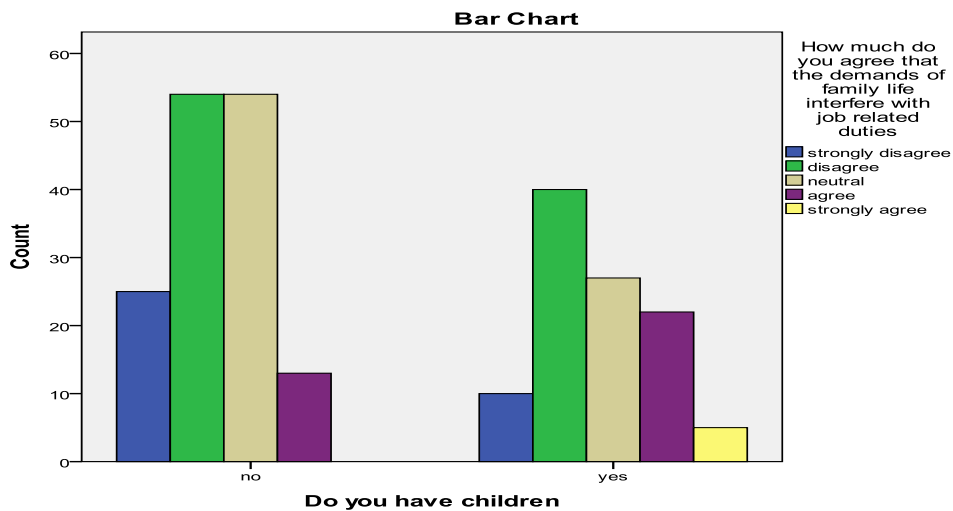
(n=250, 146 single, 104 with children)

We note that 44.5% of single women feel tired or depressed because of work versus 47.1% of married women.





In the above charts, we tried to assess whether married women often have to make changes in family plans or family responsibilities because of work related duties. Both single and married have mostly agreed to this matter.



The above graph shows the comparison between single and married when women were asked how much the demands of family life interfere with job related duties. Whereas most single women disagreed on this matter, we can find higher rates of women with children whose family life interferes with their work related tasks. This is understandable given that single women have less responsibilities at home.

d. Job rank and Work life balance.

In this section, we will assess how the answers of the women surveyed differ based on job rank.

Table 4.23: Job Rank and Long Working Hours / Overtime (n=250)

	Not at all	Rarely	Sometimes	Most of the time	Always
Trainee	-	40%	60%	-	-
Secretary	-	22.2%	55.6%	22.2%	-
Entry level	6.6%	18%	26.2%	42.6%	6.6%
Principal	14.3%	16.3%	28.6%	34.7%	6.1%
Supervisor/ team leader	8.2%	10.2%	38.8%	24.5%	18.4%
Deputy head	5.4%	16.2%	24.3%	27%	27%
Middle manager	-	16%	32%	32%	20%
Senior manager	-	-	-	-	-

Based on the table above, women occupying higher positions are the ones suffering the most from long working hours: 52% of women middle managers have answered “most of the time” or “always” to the above. Similarly, 54% of women deputy heads have answered ‘most of the time’ or “always”.

Looking at women occupying supervisory level positions, 42.9% answered “always” or “most of the time” , and the results differ as we go down the hierarchy: only 40.8% of principal employees said long working hours constitutes a hindering factor “most of the time” or “always”.

For entry level positions, the results are different: 49.2% believe long working hours is a hindering factor “most of the time” or “always”.

Similarly, we have extracted the percentages of women suffering from lack of family friendly policies for each job rank in the table below.

Table 4.24: Job rank v/s absence of family friendly programs (n=250)

In%	Not at all	Rarely	Sometimes	Most of the time	Always
Trainee	-	20	80	-	-
Secretary	-	44.4	33.3	22.2	-
Entry level	19.7	42.6	18	9.8	9.8
Principal	28.6	34.7	16.3	18.4	2
Supervisor/ team leader	32.7	20.4	24.5	16.3	6.1
Deputy head	27	32.4	16.2	16.2	8.1
Middle manager	28	28	20	12	12
Senior manager	-	-	-	-	-

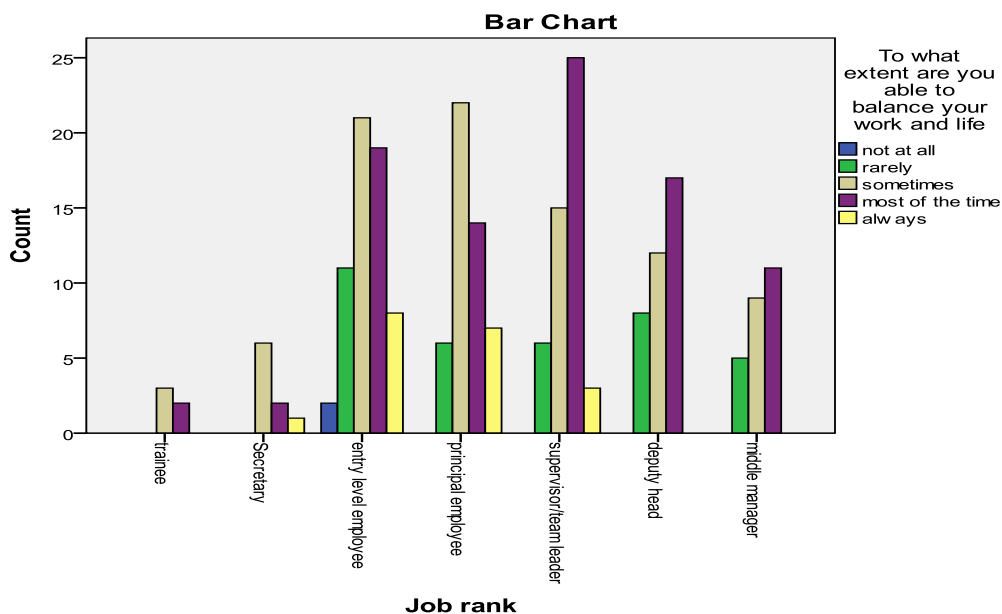
From the table below, we can conclude that the percentages of women suffering from the lack in work life balance policies are low: only 24% of middle managers suffer “most of the time” or “always” from this issue. However 56% “never” or “rarely” suffer from this matter.

Similarly, only 24.3% of deputy heads consider this issue as a hindering factor whereas 59.4% do not consider it as a hindering factor and have answered “rarely” or “never” to this question.

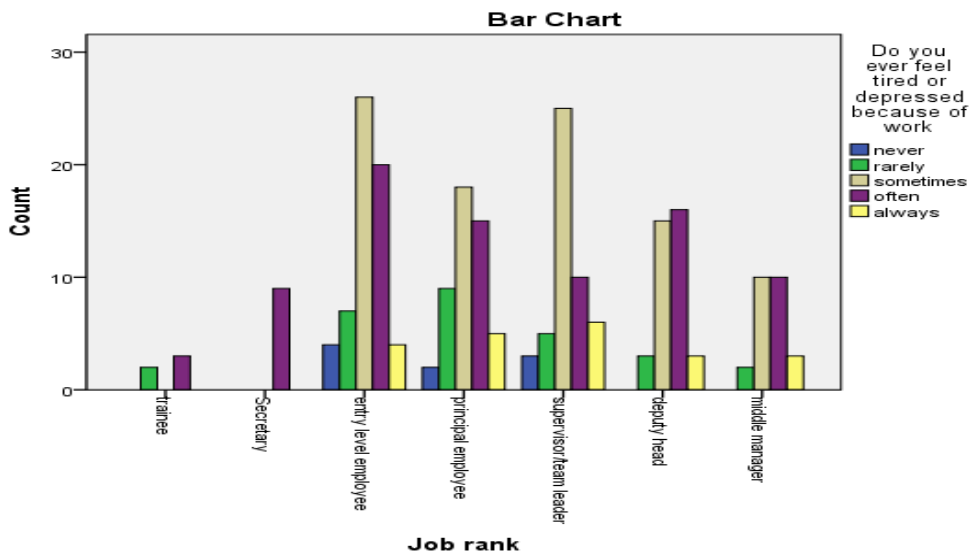
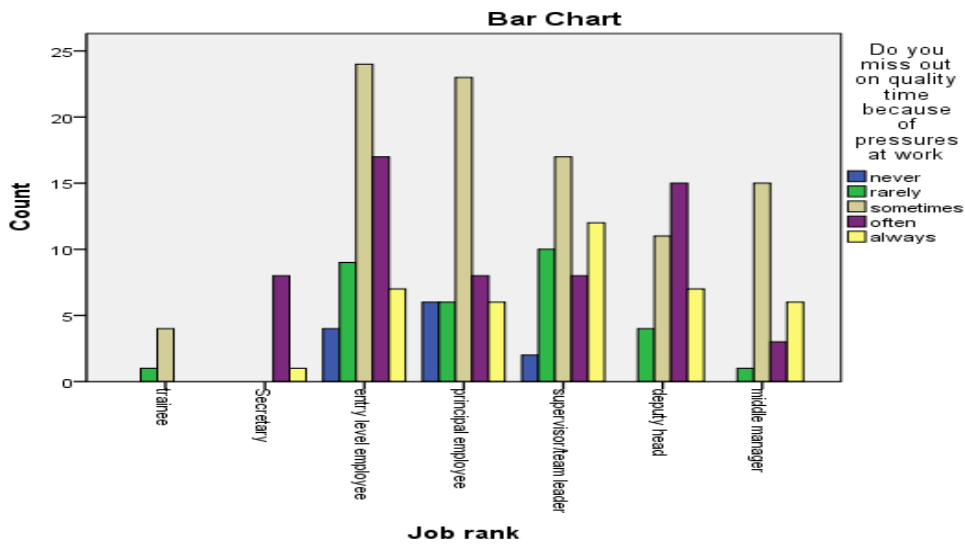
When looking at the percentages for supervisory level employees, we notice that 22.4% agreed that lack of work life balance programs are a hindering factor “most of the time” or “always” and 53.1% said that it is “never” or “rarely” a hindering factor.

When we go down the hierarchy, the results differ slightly: 20.4% of principal employees surveyed believe that lack of work life balance policies is a hindering factor , whereas 19.6% of entry-level employees answered this is “always” or “most of the time” a hindering factor.

Based on the above, we can see that the views of the women surveyed do not depend much on job rank.



The above chart compares work life balance to job rank. For all job ranks lower than “supervisory level”, women have a hard time balancing their work and home lives as we notice higher percentages of women who answered “rarely” or “sometimes” comparing to those who answered “most of the time” to the latter. However, for job ranks ranging from “supervisor” to “middle manager”, we can see that women are able to balance their work and home lives “most of the time”.



e. Income level and Work Life Balance.

In this section we will compare how women with different income levels responded to the following:

- Do you agree that long working hours constitute a hindering factor in achieving balance?
- Do you agree that the lack of Work Life Balance policies constitutes a hindering factor in achieving balance?

The table below shows the percentages of employees suffering from long working hours for each income range.

Table 4.25 : Income level v/s long working hours (n=233, number of missing answers=17)

In%	Less than \$ 2.000	\$2000-\$ 4000	\$4000 --\$ 6000	\$ 6000- \$ 8000	More than \$ 8000
Not at all	7.3	10.4	2.9	-	4.5
Rarely	25.6	9.1	17.6	-	27.3
Sometimes	35.4	26	32.4	27.8	40.9
Most of the time	23.2	42.9	29.4	38.9	27.3
Always	8.5	11.7	17.6	33.3	-

According to the results obtained, 31.7% of women complained of long working hours “most of the time” or “always” for income levels up to \$ 2,000.

54.6% of women complained of long working hours for income levels between \$ 2,000 and \$ 4,000, and 47% of women complained of long working hours for income levels between \$ 4000 to \$ 6,000. Finally, 72.2% of women complained of long working hours for income levels ranging between \$6000 and \$ 8,000, and only 27.3% of women complained about this matter for income levels above \$ 8,000.

Based on the above, we can see no clear relationship between long working hours as a hindering factor and income level.

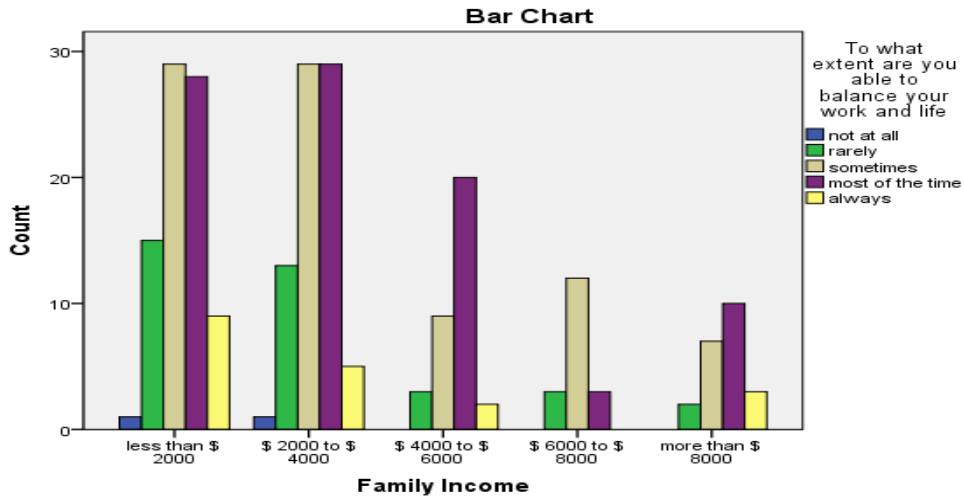
Table 4.26: Income level v/s lack of Work life balance programs (n=233, number of missing=17)

In%	Less than \$ 2.000	\$2000-\$ 4000	\$4000 --\$ 6000	\$ 6000- \$ 8000	More than \$ 8000
Not at all	26.8	27.3	20.6	22.2	13.6
Rarely	35.4	31.2	23.5	5.6	59.1
Sometimes	23.2	18.2	29.4	22.2	13.6
Most of the time	9.8	16.9	14.7	44.4	4.5
always	4.9	6.5	11.8	5.6	9.1

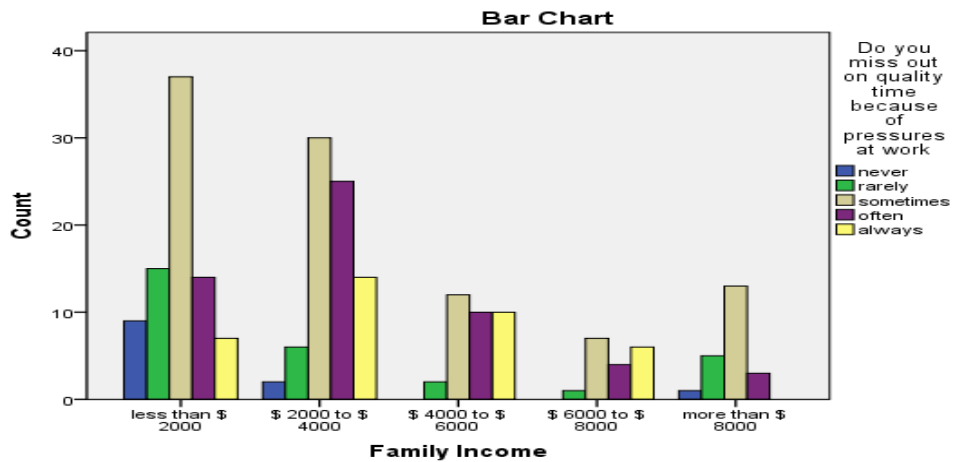
The above table how much women think the lack of work life balance programs is a hindering factor for work life balance, based on their income levels. The percentages are as follows for the responses “most of the time” and “always”:

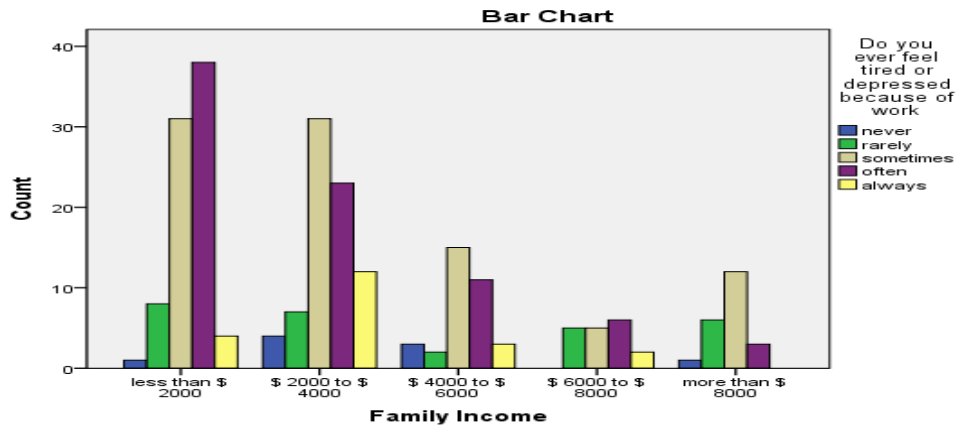
- 14.7% for women whose family income is less than \$ 2,000
- 23.4% for women whose family income ranges between \$ 2,000 and \$ 4,000

- 26.5% for women whose family income ranges between \$ 4,000 and \$ 6,000
- 50% for women whose family income ranges between \$ 6,000 and \$ 8,000
- 13.6% for women whose family income is above \$ 8,000.



From the figure above, women with higher income levels are more able to balance their work and home lives. These women have higher percentages of “most of the time” answers and have answered “rarely” less often than women with lower income ranges.





Based on the chart above, women with lower income ranges suffer from being tired or depressed because of work; the latter have mostly answered “often” for income levels up to \$ 2,000.

f. Coping mechanisms for married women with children and how does this shape their career?

We stated above that married women have more difficulty balancing their work and home lives, compared to single women; however 54.8% of these women did not think the lack of work life balance constitutes a hindering factor for their work life balance.

We will explore this issue further in this section as we will compare income level and the presence of coping mechanisms such as domestic helpers and day care centres.

Women with higher incomes may have more of these (paid) coping mechanisms since their income allows such luxury.

Also we will attempt to answer the following question: does presence of such personal coping mechanisms affects the presence of work-life balance policies in the banking sector and their implementation?

We identified in our research four coping mechanisms:

- Support of husband
- Support of parents or in-laws
- Support of household helper
- Support of daycare centers.

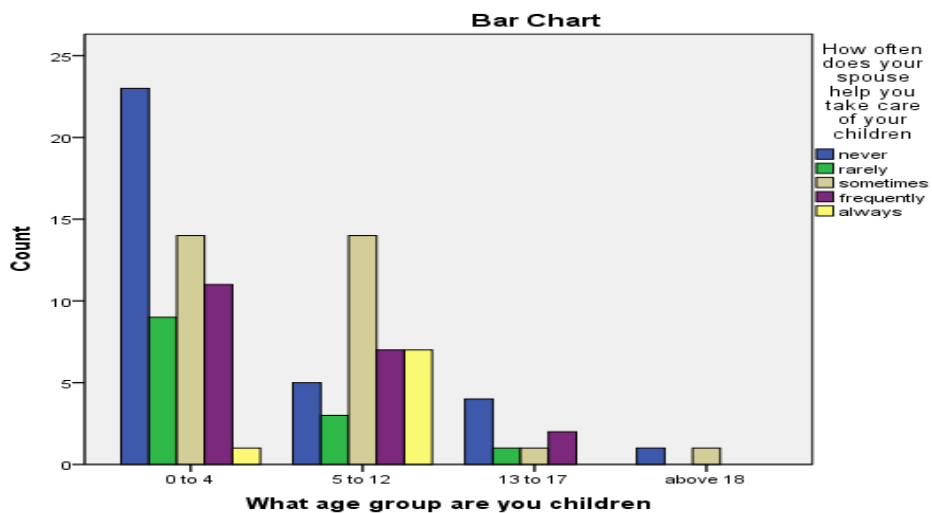
We divided our data set into two groups: single women v/s women with children to be able to better grasp the percentages of women using such mechanisms.

We will later on compare the use of such mechanisms to job rank and income level in order to see if there's a link between coping mechanisms and better work life balance.

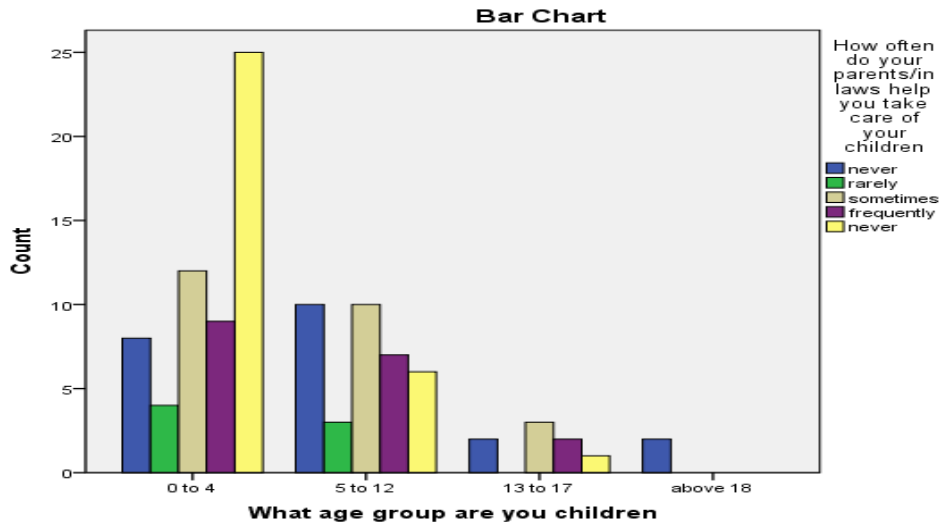
In the charts below, we tried to assess which coping mechanisms married women with children use, based on the age group of their children.

i. Coping Mechanisms v/s Age of children

(n=104)



When it comes to support of spouse, husbands interfere less with such duties for age groups of children under 4 years old. Husbands however are more helpful for age groups ranging from 5 years old to 17 years old.

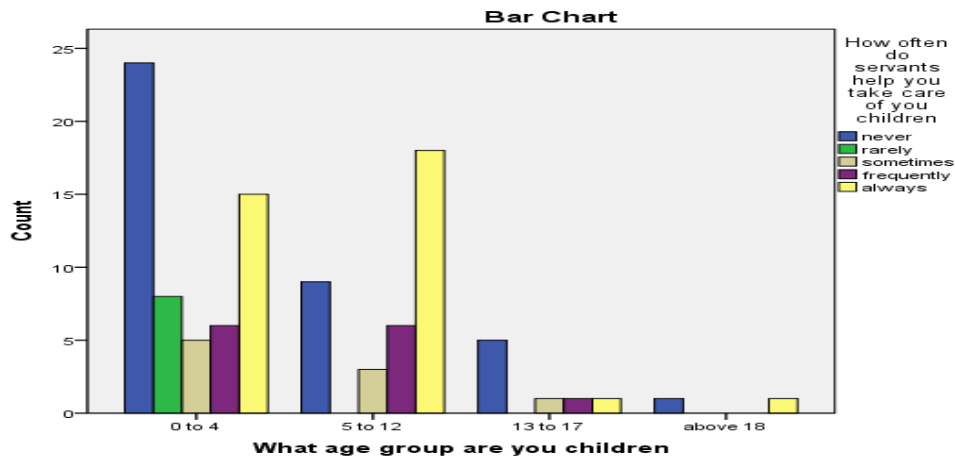


How often do your parents/in laws help you take care of your children	Pearson Correlation	-.299
	Sig. (2-tailed)	.002
	N	104

(Table 4.27)

The role of parents and in-laws is more frequent for lower age groups (0 up until 4 years old) however their role decreases as children reach higher age groups.

Based on Pearson correlation factor, there is high correlation between the help of parents/in laws and the age group of children, i.e. parents and in-laws are more helpful for children of a younger age and their role decreases as children grow older.



(n=104)

How often do household helpers help you take care of you children	Pearson Correlation	- .251
	Sig. (2-tailed)	.010
	N	104

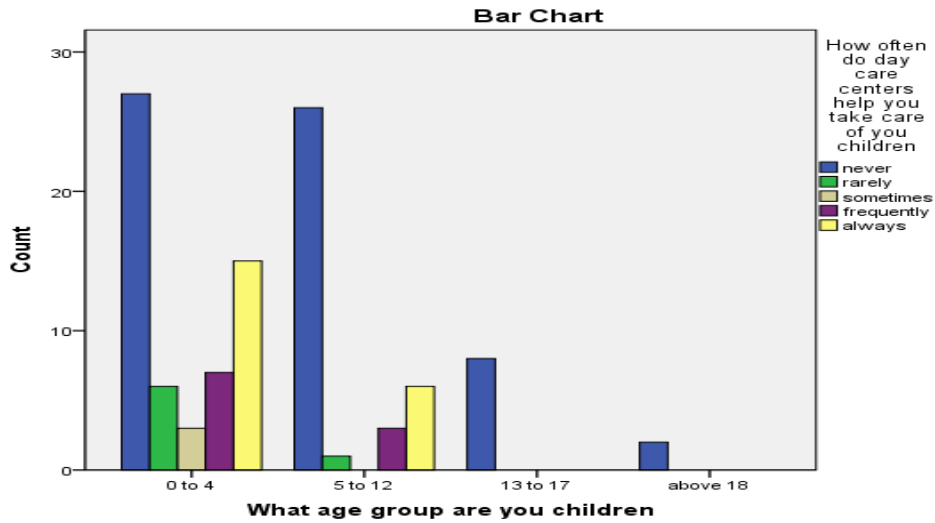
(Table 4.28)

Household help are mostly helpful for age groups ranging between 5 and 12 years old. We should note that the help of parents/in-laws and the help of domestic helpers are negatively correlated: i.e. women who benefit from the help of family will usually not use household help as a coping mechanism.

On another hand, the table below shows the correlation between use of household help and time spent with children: these two variables are negatively correlated thus women who resort to domestic helpers as a coping mechanism will likely spend less time with their children.

How many hours a day do you spend with your children	Pearson Correlation	- .214
	Sig. (2-tailed)	.029
	N	104

(Table 4.29)



(n=104)

How often do day care centers help you take care of you children	Pearson Correlation	-.295
	Sig. (2-tailed)	.002
	N	104

(Table 4.30)

Based on the above and “Pearson correlation” table, day care centres are mostly helpful for a younger age group (0 to 4).

The following table also shows there is a positive correlation between the use of household help and day care centers as coping mechanism, which leads us to conclude that the use of this mechanisms is related to income level, i.e. women with higher income ranges will tend to use these 2 mechanisms alternatively.

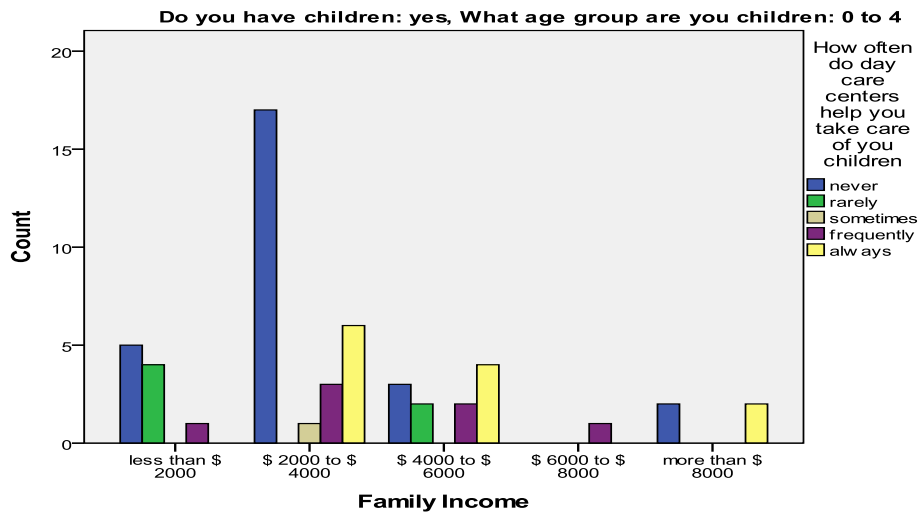
How often do day care centers help you take care of you children	Pearson Correlation	.203
	Sig. (2-tailed)	.038
	N	104

(Table 4.31)

ii. Coping Mechanisms v/s Income

In the chart below, our analysis is only based on results of women with children under 4 years old since there is no need for such a coping mechanism for children in other age groups .

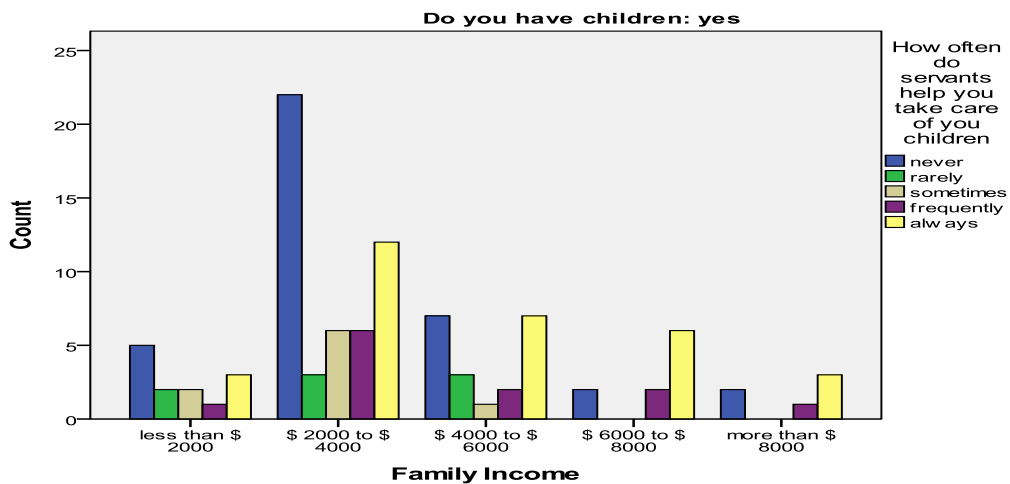
(n=53)



Family Income	Pearson Correlation	.227
	Sig. (2-tailed)	.024
	N	98

(Table 4.32)

The results above have shown that families with lower income levels have the lowest usage of such coping mechanisms. Similarly, according to “Pearson correlation” factor, there is a high correlation with significance between the use of day care centers and family income.



(N=98)

Families with lower income “never”, “rarely” or “sometimes” benefit from household help as a coping mechanism; for income brackets above \$ 4,000 this tendency changes and we can find more women “always” using this coping mechanism.

Based on Pearson correlation, there is a positive correlation between family income and the use of household help as coping mechanism, thus we may conclude that the use of this coping mechanism depends on income level.

Family Income	Pearson Correlation	.212
	Sig. (2-tailed)	.036
	N	98

(Table 4.33)

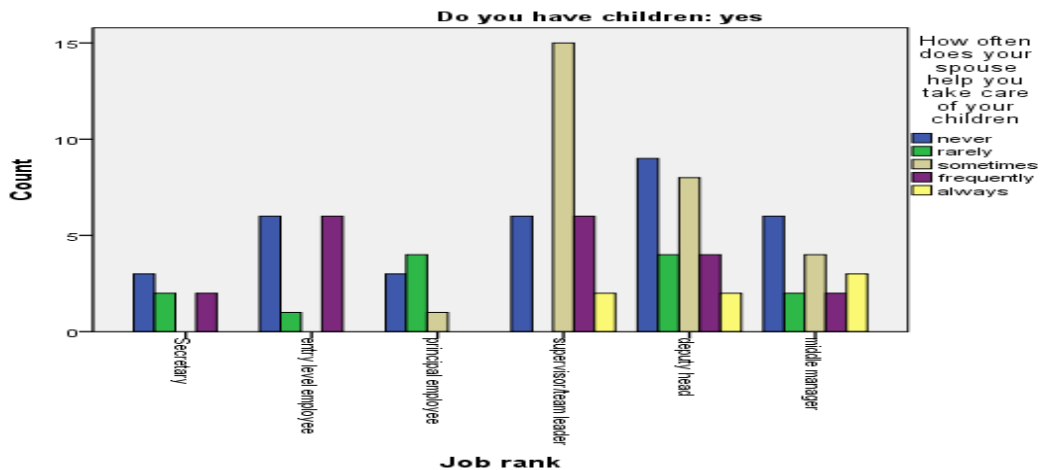
Also we can find correlation between the use of domestic helpers and job rank: thus women in higher ranks are more prone to using domestic help.

Job rank	Pearson Correlation	.319
	Sig. (2-tailed)	.001
	N	101

(Table 4.34)

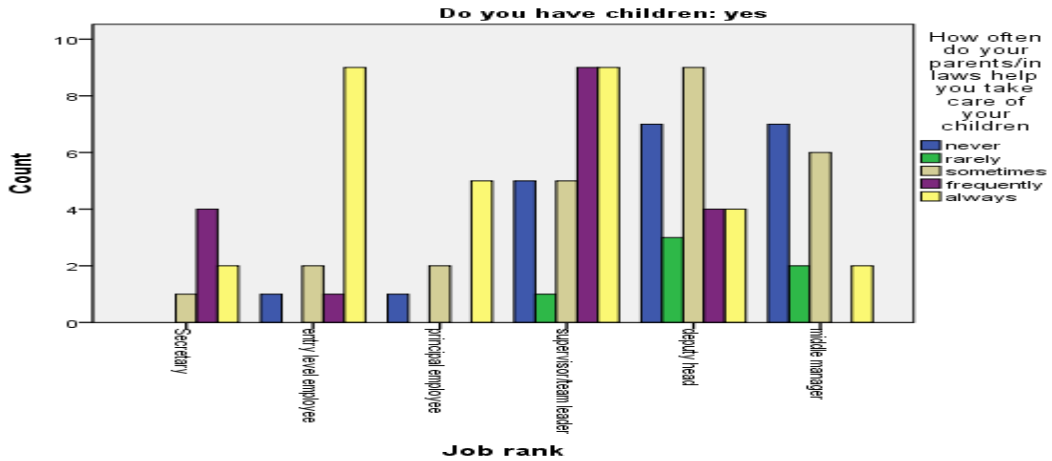
iii. Coping mechanisms and Career advancement

This leads us to answer the second research proposition: to what extent does having a supportive husband / domestic help / support of extended family have an effect on women's career advancement and them reaching positions in upper level of management? For this purpose, we conducted a cross tabulation showing career level and the use of personal coping mechanisms.



(n=101)

Based on the above, we can find statistical significance between the help of husband at home and women's job rank: women occupying supervisory positions and higher ranks have shown the highest percentages of help of husband and thus we can state that help of husband is related to women's career advancement.

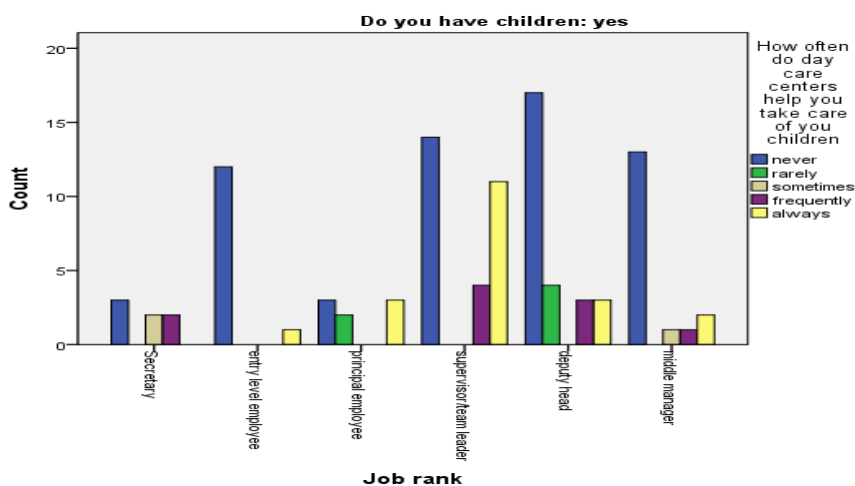


(n=101)

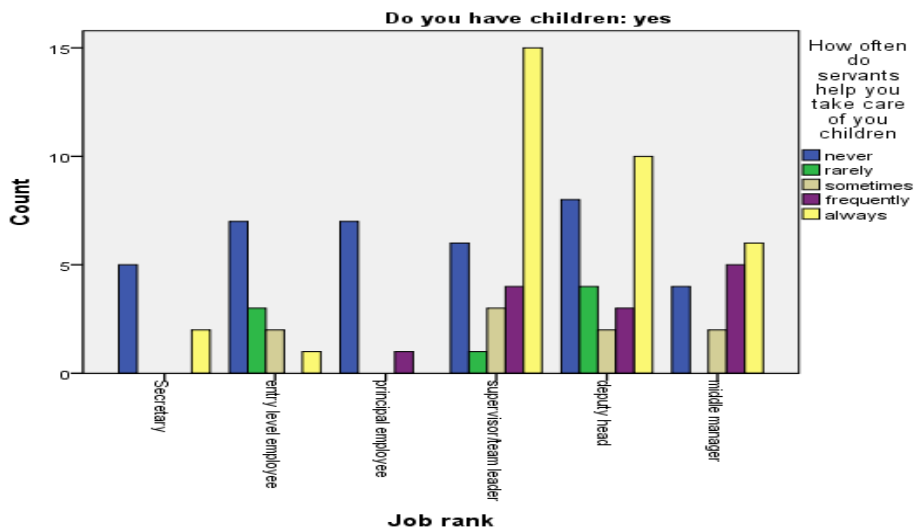
Job rank	Pearson Correlation	- .441
	Sig. (2-tailed)	.000
	N	101

(Table 4.35)

Based on Pearson correlation table, there is a negative relationship between job rank and the help of parents and in-laws; we may conclude that women occupying higher ranks will resort mainly to the help of day care centers or domestic helpers as a coping mechanism and will rely less often on the help of family.



(n=101)



(n=101)

Women occupying higher ranks are the ones benefiting from the help of domestic helpers most often. In line with our analysis above, we had concluded that women with lower income levels have more difficulty balancing their work and home lives. Based on these references, we may conclude that the presence of such coping mechanisms depends on income, and thus women with higher income levels have better access to such mechanisms, thus in turn allowing them to achieve better work life balance.

g. Implications of using work life balance policies on women’s career progress and pay levels

In order to answer the above question, we divided our data according to position in the hierarchy in order to grasp the use of work life balance programs and women’s career advancement in these banks. We should note that these results reflect mostly women’s opinion on the subject since work life balance programs in Lebanese banks are not common: maternity leave is the only policy that is applied as dictated by the “Collective

Labor agreement” as discussed above, and we can only find small percentages of women having benefited from flexible working hours or special leaves.

Table 4.36: What have been the consequences of using Work Life balance on your career? (n=235)

In%	None	Don't know	Negative relationships at work	Seen as less	Overlooked for rewards	Stalled career
Trainee	-	40	-	-	40	20
Secretary	-	-	11.1	66.7	22.2	-
Entry level	19.7	23	13.1	16.4	8.2	19.7
Principal employee	14.3	36.7	18.4	14.3	14.3	2
Supervisor	16.3	34.7	18.4	10.2	20.4	0
Deputy head	13.5	24.3	13.5	18.9	24.3	5.4
Middle manager	20	32	16	8	12	12

The results obtained are as follows for women who believed that using work life balance policies has a negative impact on their careers (negative relationships at work, seen as less, overlooked for rewards, stalled career):

- Trainees : 60%
- Secretaries: 100%
- Entry level employees: 57.4%
- Principal employees: 49%
- Supervisory level employees: 49%
- Deputy heads: 62.1%
- Middle managers: 48%

These results are quite high comparing to what banks had told us in terms of use of work life balance programs: in fact, all of the Human Resources departments had told us that penalizing employees for the use of such programs was out of the question.

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

In conclusion, our findings have led us to the following concerning the subject of work life balance programs in the Lebanese banking sector and their impact on women's career:

The Lebanese banking sector is characterized by rigid regulations and most banks abide by the "Collective Labor Agreement" when it comes to all issues regulating employees' remunerations and working conditions; although some of the banks under study have attempted to take measures in order to implement Work life balance programs, however banks in Lebanon are family owned enterprises and they are characterized by very rigid mechanisms and structures whereby change is hard to implement.

Thus there are no current initiatives for the implementation of such policies, although some women bankers do benefit from such programs; the percentages are however low as banks attribute such programs in case of extreme need, and this matter is studied on a case by case basis.

We should note that these banks do not consider the recruitment or career development of women a strategic priority; this is line with their "gender ideologies" whereby they believe in a policy that "eliminates gender differences, whereby success depends solely on merit", i.e. they believe that both genders have equal capabilities and prospects and accordingly, they do not have any special programs for the development of women.

Women's views on this matter differ: most of the women surveyed stated that women's career advancement in the Lebanese banking sector is greatly affected by gender-biased structures, pay gaps, and social conventions.

This leads us to the next conclusion: although banks will "state" leading a fair policy when it comes to career development, yet the reality is that women have only succeeded in reaching middle management positions, and their presence remains rare in upper management positions and non-existent in boards; this is not due to a lack in qualifications: our sample distribution described above has showed that the majority of Lebanese women bankers hold a Bachelor's degree or a Masters' degree (49.8% and 45.7% of our sample, respectively) thus they hold the same qualifications as men; Similarly, prior research had shown that 60% of "Financial Risk Management" certificate holders were women; however these qualifications have not entitled them to reach upper management positions as this hierarchal rank remains dominated by the male gender, which is attributed to social conventions and to gender-biased structures in Lebanese organizations, as discussed in the literature and confirmed by the women surveyed; in fact, in the Lebanese context, we can still find a prevalence of male figures occupying positions with "visibility" and "power".

When it comes to work life balance, this issue is considered a personal one rather than organizational, thus women are to be responsible for the balance of their home and work lives; we can relate this to the literature, as research had stated that Lebanese organizations take advantage of the weak economic situation of Lebanese households, thus following strict policies and measures which promote their own advantage,

regardless of employee satisfaction, whereby employees will have to abide by less-than-satisfactory terms in order to maintain their jobs.

This macro-level factor has great implications: most of the banks under study (3 out of 5) have claimed that “women should feel lucky they have a job in such economic conditions; if they cannot maintain it, others will gladly take over”, which implies the following: as long as economic conditions remain slow, Lebanese employees will continue working primarily because of necessity and thus organizations will continue taking advantage of this “need”.

We can notice that most of the women in our sample are not union members; the support of union is important in such matters which raise issues that need to be addressed in organizations and their implementation.

When we asked the banks under study if they would consider implementing work life balance programs based on competitors’ actions in this direction, they replied with a positive, indicating that it is important for them to maintain a leading position and image in the market. Thus discrepancies can be noted: although banks are aware of the benefits of implementing work life balance programs, yet this issue is not considered crucial unless the competition implements such policies.

When it comes to implementation, banks stated not penalizing women for use of work life balance however the negligible number of women having benefited from such programs admitted that the use of such programs had a negative effect on their career.

Finally, the presence of personal coping mechanisms is positively related to career advancement in this sector: our findings have shown that women who benefit from the help of their husbands at home will reach higher hierarchal levels in their organizations;

there is a positive correlation between the help of husband at home and women's job rank.

Similarly, our findings indicated that women will resort to the help of family, day care centers and household helpers for children of a younger age group.

We should note that the use of household help and day care centers are positively correlated to income level, thus women with higher income will more likely resort to these mechanisms and less to the help of parents or in-laws (as we also found negative correlations between the use of household help and/or day care centers and help of parents and/or in-laws as coping mechanisms).

In conclusion, we believe that change is needed in this sector: the implementation of laws in this regard is necessary and two-fold: as a first step, laws should be implemented concerning women's representation on boards and upper management positions, for as long as there is no penalty for not having women serving in high hierarchal positions, change will be harder to implement.

On another hand, laws concerning the implementation of work life balance programs ought to be considered given that most working women in this sector are of a child-bearing age and most complain about not being able to balance their work and home lives, and we found that long working hours are negatively correlated to work life balance. Thus the implementation of work life balance programs should be a right and not a privilege, making organizations abide by its rules.

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TABLES AND APPENDICES

I. CORRELATION TABLES

Correlations for women with children

		How many hours in a day do you work	To what extent are you able to balance your work and life	What age group are you children	How often does your spouse help you take care of your children	How often do parents/in laws help you take care of your children	How often does HH help you take care of your children
What age group are you children	Pearson Correlation	.294	.187	1			
	Sig. (2-tailed)	.002	.058				
	N	104	104	104			
How often does your spouse help you take care of your children	Pearson Correlation	.144	-.173	.122	1		
	Sig. (2-tailed)	.146	.080	.217			
	N	104	104	104	104		
How often do your parents/in laws help you take care of your children	Pearson Correlation	.037	-.134	-.299*	-.133	1	
	Sig. (2-tailed)	.707	.175	.002	.177		
	N	104	104	104	104	104	
How often do household help you take care of your children	Pearson Correlation	.093	.025	.090	.066	-.251	1
	Sig. (2-tailed)	.349	.802	.366	.505	.010	
	N	104	104	104	104	104	104
How often do day care centers help you take care of your children	Pearson Correlation	-.038	.079	-.295*	.011	.008	.203
	Sig. (2-tailed)	.699	.428	.002	.912	.934	.038
	N	104	104	104	104	104	104
How many hours a day do you spend with your children	Pearson Correlation	-.231	.435	.188	-.033	-.090	-.214
	Sig. (2-tailed)	.018	.000	.056	.741	.363	.029
	N	104	104	104	104	104	104

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations for career progression

		Job rank
What age group are you children	Pearson Correlation	.342
	Sig. (2-tailed)	.000
	N	101
How often do your parents/in laws help you take care of your children	Pearson Correlation	-.441
	Sig. (2-tailed)	.000
	N	101

How often do servants help you take care of you children	Pearson Correlation	.319
	Sig. (2-tailed)	.001
	N	101
Age range	Pearson Correlation	.601
	Sig. (2-tailed)	.000
	N	233
Educational level	Pearson Correlation	.285
	Sig. (2-tailed)	.000
	N	231
Family Income	Pearson Correlation	.243
	Sig. (2-tailed)	.000
	N	220
How long have you been at your current bank	Pearson Correlation	.519
	Sig. (2-tailed)	.000
	N	235
How long have you been employed at your current position	Pearson Correlation	.261
	Sig. (2-tailed)	.000
	N	235
How many times have you been promoted since you joined the organization	Pearson Correlation	.482
	Sig. (2-tailed)	.000
	N	235

Age Correlations

		How many hours in a day do you normally work	To what extent are you able to balance your work and life	What age group are you children	How often do your parents/in laws help you take care of your children	How often do servants help you take care of you children
Age range						
	Pearson Correlation	.154	-.151	.523	-.319	.445
	Sig. (2-tailed)	.015	.017	.000	.001	.000
	N	247	247	101	101	101

Family Income Correlations

	How many hours in a day do you normally work	How often does your spouse help you take care of your children	How often do servants help you take care of you children	How often do day care centers help you take care of you children	Age range	Job rank

Family Income	Pearson Correlation	.283	.218	.212	.227	.168	.243
	Sig. (2-tailed)	.000	.031	.036	.024	.010	.000
	N	233	98	98	98	231	220

Promotion

		What age group are you children	How often do your parents/in laws help you take care of your children	How often do servants help you take care of you children	Age range	Job rank	Family Income	How long have you been at your current bank	How long you emp at y cur pos
How many times have you been promoted since you joined the organization	Pearson Correlation	.283	-.237	.248	.446	.482	.309	.659	.39
	Sig. (2-tailed)	.004	.016	.012	.000	.000	.000	.000	.000
	N	103	103	103	247	235	233	249	249

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Seniority Correlations

		To what extent are you able to balance your work and life	What age group are your children	How often do your parents/in laws help you take care of your children	How often do servants help you take care of you children	Age range	Job rank	Family Income	WFC mean	How long have you been at your current bank
How long have you been at your current bank	Pearson Correlation	-.179	.229	-.298	.363	.611	.519	.144	.297	
	Sig. (2-tailed)	.005	.020	.002	.000	.000	.000	.028	.000	
	N	249	103	103	103	247	235	233	249	
How long have you been employed at your current position	Pearson Correlation	-.166	-.012	-.273	.021	.375	.261	.044	.287	.652
	Sig. (2-tailed)	.009	.901	.005	.832	.000	.000	.502	.000	.000
	N	249	103	103	103	247	235	233	249	249

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

WLB correlations

		To what extent are you able to balance your work and life
How many hours in a day do you normally work	Pearson Correlation Sig. (2-tailed) N	-.145 .022 250
How many hours a day do you spend with your children	Pearson Correlation Sig. (2-tailed) N	.435 .000 104
Age range	Pearson Correlation Sig. (2-tailed) N	-.151 .017 247
How long have you been at your current bank	Pearson Correlation Sig. (2-tailed) N	-.179 .005 249
How long have you been employed at your current position	Pearson Correlation Sig. (2-tailed) N	-.166 .009 249
How many hours in a day do you spend travelling to work	Pearson Correlation Sig. (2-tailed) N	-.274 .000 250

II. Excerpt from: “Work Life Balance, a Case of Social Responsibility or Competitive Advantage?” by Dr.Parsons (Georgia Institute of Technology)

	More productive	No change	Average productivity increase
Airline	95%	5%	22%
Banking	98%	2%	25%
Software	93%	7%	26%
Chemicals	81%	19%	17%
Financial services	99%	1%	24%
Healthcare	95%	5%	21%
Office Equipment and Field Services	91%	9%	39%
Pharmaceutical	92%	8%	19%
Retail	99%	1%	28%
Overall (all industries)	91%	9%	24%

III. COLLECTIVE LABOR AGREEMENT : CHAPTER IV

LEAVES

Article 19 : Annual Administrative Leaves

1- Every confirmed employee is entitled to an annual paid leave according to the following schedule:

- 15 working days for employees with 1 to 5 years of service.
- 18 working days for employees with 5 to 12 years of service.
- 21 working days for employees with 12 to 20 years of service.
- 25 working days for employees with 20 years of service or more.

2- The leave of the technician category/grade C employee and above should not be less than 21 working days, irrespective of years of service.

3- The leave falls due year by year, and in principal, the annual leave is considered as an indivisible unit. The leave may be divided once only, and the leaves of two consecutive years may also be accumulated with the Management Approval.

4- Employees of whichever category, at their request, may be granted a leave without pay of *force majeure* reasons, provided this leave does not exceed three months; it is conditional that the approval of the Management is obtained.

Article 20 : Marriage Leave

On the occasion of his/her marriage, the employee of whichever category shall be given a special leave of 15 continuous days, including Sundays and official holidays.

Article 21 : Maternity Leave

On the occasion of every delivery, the female employee shall be granted a Maternity Leave for seven weeks, including Sundays and official holidays, according to the conditions stipulated in the new Article 28 of the Labor Law, as amended in Law No 207, dated 26/5/2000.

Moreover, every employee, of any category whatsoever, has the right to be absent from work on the day of delivery.

Article 22 : Death Leave

An employee of whichever category will be granted a special leave as follows :

- 4 continuous days for the death of a member of his/her family (father, mother, brother, sister, husband, wife, children).
- 2 days for the death of the employee's relatives (grandfather, grandmother, grand children, uncle, aunt (Paternal, Maternal) or any member of either families, nephew or niece).
- 2 days for the death of a member of the family of the employee's spouse, limited to father, mother, brother, sister, brother-in-law (Sister's husband).

Article 23 : Sick Leaves

Every employee of whichever category, who presents a medical report, from a physician acceptable to the Bank, evidencing that he/she is in a continuous state of sickness, shall be granted a sick leave as follows :

1. Employee with 3 months to 3 years of service : 1 month full pay; 1 month half pay; 4 months without pay.
2. Employee with 3 to 5 years of service : 2 months full pay; 2 months half pay; 8 months without pay.
3. Employee with 5 to 10 years of service : 3 months full pay; 3 months half pay; 12 months without pay.
4. Employee with 10 to 15 years of services : 4 months full pay; 4 months half pay; 16 months without pay.
5. Employee with 15 years of service and more : 5 months full pay; 5 months half pay; 20 months without pay.

Sick leaves which are in force at present in some banks and which exceed the arrangements stipulated above, shall remain as an acquired right to the employee, and may not be revoked.

IV. COLLECTIVE LABOR AGREEMENT: CHAPTER VI

WORKING HOURS

Article 25 :

1- Working hours for employees of all banks are :

- 8:00 a.m. to 2:00 p.m. all year round, except Saturdays.

- 8:00 a.m. to 1:00 p.m. on Saturdays.

2- The bank may, from time to time, at the discretion of the Management, and only when needed, ask its employees to work over the regular office hours above for an additional period not exceeding 7 hours weekly, without additional pay; such right may not be accumulated from one week to another, i.e. employees may not be asked to work more than a total of 42 hours/week without additional pay. If the hours worked exceed this limit, employees are then entitled to additional wage for the extra hours, according to the rates prescribed by the laws in force. In addition, this right should not be used to continuously and permanently add one working hour to the daily working schedule.

3- The two contracting parties have agreed to review the working hours fixed above, upon demand of either parties.

V. TRANSCRIPTION OF INTERVIEWS

BANK A

Statistics and secondary data

1. Profile of staff: distribution by age, gender mix, and employment status (percentages of full/part time); Possibility of cross tabulations by gender (i.e. distribution by age and gender at the same time and full/part time and gender at the same time).

19 to 30 yrs old	35%
31-40 yrs old	27%
41 to 50 years old	21%
51 to 60 years old	13.71%
60 +	2.65%

2. Statistics concerning the percentage of women in middle management positions and executive (upper management) positions

There are 3 women in senior management and two women in the management committee; Middle management is composed of 50% females.

3. Statistics concerning the percentage/number of employees benefiting from WLB policies

Negligible number.

4. Turnover rates and turnover rates per gender

General turnover rates have been as follows for the past recent years:

- **2009: 4.24%**
- **2010: 4.9%**
- **Target 2011: 4% (currently at 3.8% only) this is the lowest rate achieved by the bank.**

5. Exit interviews, statistics on sick leaves / absenteeism, etc (by gender)

This is confidential information; However generally speaking men usually leave for better packages whereas women leave because of long working hours.

Interview questions

1. The external environment: are there any government legislations or policies concerning the implementation of work life balance practices? For example, maternity leaves, vacation days, special conditions for married women with children, childcare strategies, etc?

There are 2 laws; the labor law and the collective work agreement.

Byblos follows the collective work agreement, according to which:

- **maternity leaves 60 days**
- **Annual vacation leave depends on years of service and also on position in the hierarchy:**
 - 0-5 yrs: 15 days / 5-12 yrs: 18 days / 13-20 yrs: 21 days /**
 - 20-yrs + : 25 days / 30 days upon seniority (for senior positions)**
- **Marriage leave: 15 (calendar) days.**
- **Paternity leave: 1 day**
- **Death leave: 4 days for 1st degree / 2 days for 2nd degree**
- **Study leave: 5 days ; this is a leave offered by Byblos for their continuous education program and for their “Etudes Bancaires” program.**

Ps: According to the Labor law: maternity leaves is 49 days only, and annual vacation leave is of 15 days fixed.

2. How static/mobile is your workforce? Do you consider your bank to have a high turnover rate?

Turnover rates have been as follows for the past recent years:

- **2009: 4.24%**
- **2010: 4.9%**
- **Target 2011: 4% (currently at 3.8% only) this is the lowest rate achieved by the bank.**

However retention rate is 100% for high potentials; we are happy about this retention rate as the bank works hard to maintain and keep these employees which according to their history, we perceive will be managers at the bank in the future.

We consider our turnover rates to be average with the rates found in other banks.

3. Do you think high turnover rates are related to lack in WLB policies? Why do people leave your organization, and do men and women leave for the same reasons?

No, we don't think they are related. However that said, when looking at exit interviews, most men leave for better packages in other organizations/ abroad and women leave due to long working hours. We especially have difficulty retaining males who are originated from Beirut or live in Beirut area;

Though males living outside the city may accept our packages, most males living in Beirut area leave for better offers outside Lebanon and in GCC countries as they do not consider such salaries can sustain their living expenses (more expensive housing, more expensive lifestyle).

4. Recruitment policy

- a) Is the recruitment of women a strategic priority? (any men/women quotas)

No , we hire men and women equally however there is a higher availability of women for this sector; we have a hard time recruiting men who ask for higher compensation packages

- b) If yes, what are the reasons behind this strategy?

- c) Preference for single v/s married women?

No we do not consider this issue in hiring. However certain positions may be more fit for married women; for example, in the case of a woman branch manager, it's more socially acceptable to have a married woman for such positions which require more contact with high end customers and more public relations; this is easier for a married women (in the case of dinner with clients, for example).

- d) Any age preference?

No, there are no age preferences when it comes to recruitment.

5. Career development policy

- a) Is the career development of women a strategic priority?

No. career development is a priority for “high potential” whether for men or women.

- b) Preference for single v/s married women?

Same as above. There are no preferences, it all depends on employee skills.

- c) Any age preference?

No age preference, entry level employees are usually fresh graduates, and we usually don't recruit from other banks as we prefer internal promotion especially after the employee has been occupying the same position for 2 years.

- d) What programs do you have that promote the development and career advancement of women?

High potentials are screened through performance management, management feedback, and people who have special competencies;

We screen high potentials based on management feedback: these are employees with special competencies and we select 2 from each department which will be eligible for higher positions later on.

For these employees, we offer continuous education programs, special trainings, higher salary adjustments and bonuses to keep them motivated and loyal to the bank; these programs are fully financed by the bank.

In case of continuous education programs, we allow 6 weeks of reduced working hours (til 2.30 pm).

PS: At this bank, high potentials are mostly females;

That said, all employees undergo training at least once a year (behavioral and technical) upon performance appraisals, upon request of their manager, and also whenever we introduce a new software.

6. Are there any women present in the board of directors?

No but we have 3 women in senior management. Middle management is composed of 50% females.

7. Is yes, does the presence of a prominent female figure have an effect on the strategic recruitment and advancement of women?

Yes, of course; the HR manager of this bank has been there for few years and there have been major changes in the HR division when it comes to managing employees and addressing women issues.

However all issues need approval of the Board of directors first.

8. Do you consider your organization to be friendly in terms of WLB?

Not at the current time, but this is an issue we are working on;

We are trying. We currently sent a proposal to board for implementation of more flexible working hours however this issue is pending awaiting approval.

9. Which of the following do you think describes best organizational culture at your bank and policies implemented?

a/ culture that eliminates gender differences: success depends solely on merit

b/ culture that celebrates gender differences: gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment

c/ culture that removes gender biased structures: recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through “gender-neutral selection”, and family friendly practices.

10. What work life balance issues do people talk about at your bank? What issues do they complain about?

Most employees complain about long working hours (8 to 5.30).

We have very strict rules when it comes to employee attendance and we do not accept breaches.

When it comes to arrival, if the employees more than 5 late arrivals, we make sure to send the head of department and employee a warning as this is considered as a lack in motivation and commitment.

Also we have a policy when it comes to vacation days: our employees cannot take days off whenever they decide, they have to give us prior notice and take consecutive days in a row (minimum 5 days in a row), as this may affect the proper flow of work in their respective departments.

11. Reviewing what policies already exist: what WLB policies are already in place at your organization?

- **Flexible working hours / Flextime: employees may leave at 2 pm twice a week however they have to work on a Saturday to compensate.**
- **Special shifts: this is for special dept such as IT , financial markets / operations dept / call center dept.**
- **Unpaid leaves are given in very critical situations only.**

12. Are the policies in place working? Why or why not?

Yes, they are followed by employees and there are no infractions.

13. To what extent are these policies used by employees at your company? Any percentages?

Not available.

14. Are employees penalized in anyway if they use such arrangements (for example, reduction in salary, stalled career...)

No, this is out of the question; no reductions in salary are to be even considered in any case, this is a great de-motivator for employees.

However in case of breaches of behavior we may resort to demotions but this is such a rare case.

15. Which WLB would you consider implementing if not already in place?

Flextime: 8 to 5 or 9 to 6, however this awaits management approval.

16. Do you consider that your organization provides equal career development opportunities for men and women?

Yes. We follow a fair approach when it comes to recruitment and career development.

17. To what extent do you consider that women are responsible for balancing their work and home lives? Do you consider it an organizational issue?

It is a social and organizational issue. We are taking measures to address such issues however such decisions take time.

18. Would you consider implementing WLB policies as part of a strategic plan?

Yes. We are aware of the importance of such policies on employee motivation and productivity.

19. Have other banks implemented WLB policies that your organization would consider applying to maintain competitive advantage?

20. What are the perceived benefits in the implementation of WLB policies?

- Attracting / retaining staff**
- Increased employee satisfaction**
- Improving performance / productivity / motivation**
- Increasing organizational flexibility (for example, greater flexibility in operating hours)**
- Reduced absenteeism**
- Reduced turnover rates**
- Reduced employee stress**
- Enhanced public image**

21. What are the perceived risks and costs of not addressing WLB issues?

A higher turnover rate: in exit interviews, what employees complain about mainly is the long working hours.

BANK “B”

Statistics and secondary data

1. Profile of staff: distribution by age, gender mix, and employment status (percentages of full/part time); Possibility of cross tabulations by gender (i.e. distribution by age and gender at the same time and full/part time and gender at the same time).

Per age range					Family Status Single v/s married			Employee number	
60 and above	50 to 60 years old	40 to 50 years old	25 to 40 years old	Less than 25 yrs old		المتاهلون married	العازبون single		
24	106	105	334	50		341	278	619	ذكور Male
9	41	80	302	80		223	289	512	إناث Female
33	147	185	636	130		564	567	1131	المجموع Total

2. Statistics concerning the percentage of women in middle management positions and executive (upper management) positions
Women constitute 45% of our workforce ; 35% of middle managers are women.
3. Statistics concerning the percentage/number of employees benefiting from WLB policies
Not applicable, negligible number.
4. Turnover rates and turnover rates per gender
70 persons per year over a total of 1200 employees.
5. Exit interviews, statistics on sick leaves / absenteeism, etc (by gender)
This is confidential information

Interview questions

1. The external environment: are there any government legislations or policies concerning the implementation of work life balance practices? For example, maternity leaves, vacation days, special conditions for married women with children, childcare strategies, etc?
We follow the collective agreement which can be obtained from the Lebanese Banks association.

2. How static/mobile is your workforce? Do you consider your bank to have a high turnover rate?

Around 70 persons leave each year over a total of 1200 employees; We consider this rate to be average compared with other Lebanese banks.

3. Do you think high turnover rates are related to lack in WLB policies? Why do people leave your organization, and do men and women leave for the same reasons?

No, the number of employees who leave for lack of WLB policies is very negligible. Most of those who leave are for the following reasons:

- **Better offers from competitor banks**
- **Better offers from abroad**

We believe men and women leave for the same reasons, although it's true that some women leave for marital reasons (for example, if their husband works abroad the country).

4. Recruitment policy

e) Is the recruitment of women a strategic priority? (any men/women quotas)

f) If yes, what are the reasons behind this strategy?

g) Preference for single v/s married women?

h) Any age preference?

a/ Women recruitment is not a strategic priority, we try to maintain a balance in recruiting men and women according to 50-50 quota.

b/ We prefer recruitment of single women in case the position requires a lot of travelling, however usually we don't look at such details, it all depends on experience and requirements of the job,

That said, usually married women have more experience.

c/ this also depends on the requirements of the position: for example, usually you will find younger employees and fresh graduates in entry-level positions.

5. Career development policy

e) Is the career development of women a strategic priority?

f) Preference for single v/s married women?

g) Any age preference?

h) What programs do you have that promote the development and career advancement of women?

a/ no, it all depends on the performance of the employee.

b/ also, when it comes to career development, there is no preference for single versus married unless some women may turn down additional responsibilities because of more responsibilities at home.

c/ no age preference

d/ we have general programs for the career advancement of all employees: for example the bank funds employee certifications when needed; Also, we offer trainings and seminars.

6. Are there any women present in the board of directors?

There are no women in the BOD; however, we do have women senior managers.

7. Is yes, does the presence of a prominent female figure have an effect on the strategic recruitment and advancement of women?

No; our bank hires both men and women equally and it shouldn't take a woman to appreciate the role of women in banking. it is well known women constitute a good percentage of the workforce working in Lebanese banks.

8. Do you consider your organization to be friendly in terms of WLB?

No, our working hours are strict from 8 to 5; we don't offer any work life balance policies unless in special cases where it is really needed, and many employees complain about the long working hours.

9. Which of the following do you think describes best organizational culture at your bank and policies implemented?

A/ culture that eliminates gender differences: success depends solely on merit

B/ culture that celebrates gender differences: gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment

C/ culture that removes gender biased structures: recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through "gender-neutral selection", and family friendly practices.

10. What work life balance issues do people talk about at your bank? What issues do they complain about?

People complain mostly about working Saturdays; they also complain about long working hours, as this is especially an issue for women.

11. Reviewing what policies already exist: what WLB policies are already in place at your organization?

- **Special shifts for call center dept and some retail branches,**
- **Temporary reduction in work hours: for special cases only.**
- **Unpaid leave for a valid reason, on a case by case basis.**
- **Other: summer hours (til 3.30 pm)**

12. Are the policies in place working? Why or why not?

Not applicable.

13. To what extent are these policies used by employees at your company? Any percentages?

No percentages: the number is negligible since they are only applied in special cases.

14. Are employees penalized in anyway if they use such arrangements (for example, reduction in salary, stalled career....)

No, we usually don't apply such measures unless we find there is a considerable and constant decrease in productivity.

15. Which WLB would you consider implementing if not already in place?

We have tried to get management approval for applying flextime (8 to 5 or 9 to 6, for example) however there was no positive response on this matter.

16. Do you consider that your organization provides equal career development opportunities for men and women?

Yes. We do not discriminate neither when it comes to hiring or when it comes to career development.

17. To what extent do you consider that women are responsible for balancing their work and home lives? Do you consider it an organizational issue?

This is not an organizational issue at all; this is the way our society is built and it's a personal issue for each working woman and not the bank's responsibility, after all women have been working for years and if they are still not able to manage their work and home life, this should not be our responsibility.

18. Would you consider implementing WLB policies as part of a strategic plan?

No. there are no such plans at the current stage.

19. Have other banks implemented WLB policies that your organization would consider applying to maintain competitive advantage?

Yes, but this would be minimal: we wouldn't relax policies too much.

20. What are the perceived benefits in the implementation of WLB policies?

- **Reduced absenteeism**
- **Gaining staff commitment and loyalty**
- **Reduced employee stress**

21. What are the perceived risks and costs of not addressing WLB issues?

A higher turnover rate, more absenteeism, and less employee satisfaction.

BANK “C”

Statistics and Secondary Data

Profile of staff: distribution by age, gender mix, and employment status (percentages of full/part time); Possibility of cross tabulations by gender (i.e. distribution by age and gender at the same time and full/part time and gender at the same time).

Statistics concerning the percentage of women in middle management positions and executive (upper management) positions

90% of middle managers are women.

There is one woman in the board of directors (which is 10% of the board).

Statistics concerning the percentage/number of employees benefiting from WLB policies

This is negligible as they are not written rules. We study it on a case by case basis.

Turnover rates and turnover rates per gender

General turnover rate: 3 to 4%.

Exit interviews, statistics on sick leaves / absenteeism, etc (by gender)

Not available.

Interview Questions

1. The external environment: are there any government legislations or policies concerning the implementation of work life balance practices? For example, maternity leaves, vacation days, special conditions for married women with children, childcare strategies, etc?

We follow the Collective law agreement : working hours are from 8 to 2 however this is not applied any longer by any bank.

Special conditions for married women are studied on a case by case basis

Maternity leaves and vacation days also follow the collective law agreement

No childcare strategies.

2. How static/mobile is your workforce? Do you consider your bank to have a high turnover rate?

3-4% which is lower than the rate found at other banks.

3. Do you think high turnover rates are related to lack in WLB policies? Why do people leave your organization, and do men and women leave for the same reasons?

No, usually employees leave for better offers outside the country; There are negligible cases of women who leave for a lack of WLB policies.

4. Recruitment policy

a) Is the recruitment of women a strategic priority? (any men/women quotas)
No we recruit based on skills.

~~b) If yes, what are the reasons behind this strategy?~~

c) Preference for single v/s married women?
Not at all.

d) Any age preference?
Not at all.

5. Career development policy

a) Is the career development of women a strategic priority?
No, but women have advanced in this sector exponentially; 90% of our middle managers are women.

b) Preference for single v/s married women?
Not at all.

c) Any age preference?
Not at all.

d) What programs do you have that promote the development and career advancement of women?
We have many programs to promote employee development and these include

- **Trainings / seminars**
- **Fast track program**
- **On job rotations**
- **External programs such as “Etudes Bancaires” or private training centers.**

6. Are there any women present in the board of directors?
Yes women represent 10% of the board composition.

7. Is yes, does the presence of a prominent female figure have an effect on the strategic recruitment and advancement of women?
No. when we are looking to recruit and develop our employees what interests us most is the ROI.

8. Do you consider your organization to be friendly in terms of WLB?
We do not really follow work life balance as a strategy. We follow management by objectives; decentralization of tasks and disciplined body function.

9. Which of the following do you think describes best organizational culture at your bank and policies implemented?
- A culture that eliminates gender differences: success depends solely on merit

- ***A culture that celebrates gender differences:*** gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment
- ***A culture that removes gender biased structures:*** recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through “gender-neutral selection”, and family friendly practices.

10. What work life balance issues do people talk about at your bank? What issues do they complain about?

Most employees complain about the long working hours.

11. Reviewing what policies already exist: what WLB policies are already in place at your organization?

- **Personalized/special annual leaves / special cases**
- **Temporary reduction in work hours / special cases**

12. Are the policies in place working? Why or why not?

Not applicable as they are only few cases.

13. To what extent are these policies used by employees at your company? Any percentages?

This is a negligible number.

14. Are employees penalized in anyway if they use such arrangements (for example, reduction in salary, stalled career....);

No, we don't use reduction in salaries unless employees abuse the policies offered and we notice a decrease in productivity ; in such cases a stalled career is only logical.

15. Which WLB would you consider implementing if not already in place?

We are working on implementing flexible working hours but this awaits management approval as there are many issues to take into consideration for the banking sector.

16. Do you consider that your organization provides equal career development opportunities for men and women?

Yes.

17. To what extent do you consider that women are responsible for balancing their work and home lives? Do you consider it an organizational issue?

Women are responsible for balancing their work and home lives especially in such economic conditions which are not easy for neither employees nor organizations. Given the economic situation of Lebanese people nowadays, women should seek to work as this is an advantage for them and nowadays, Lebanese men would not consider marrying a stay-at-home woman.

18. Would you consider implementing WLB policies as part of a strategic plan?
No.

19. Have other banks implemented WLB policies that your organization would consider applying to maintain competitive advantage?
Yes of course maintaining a leading position in the market is essential.

20. What are the perceived benefits in the implementation of WLB policies?
- Attracting / retaining staff**
 - Increased employee satisfaction**
 - Improving performance / productivity / motivation**
 - Increasing organizational flexibility (for example, greater flexibility in operating hours)**
 - Reduced absenteeism**
 - Reduced turnover rates**
 - Gaining staff commitment and loyalty**
 - Delivery of strategic goals requiring key skills**
 - Reduced employee stress**
 - Diminishing of work/family related conflicts**
 - Enhanced public image**
 - Other : more trainings/ top management gathering with employees**

21. What are the perceived risks and costs of not addressing WLB issues?
No perceived costs at the current time.

BANK “D”

Statistics and Secondary Data

Profile of staff: distribution by age, gender mix, and employment status (percentages of full/part time); Possibility of cross tabulations by gender (i.e. distribution by age and gender at the same time and full/part time and gender at the same time).

No data was provided however we were told the following:

- **Ages 28-45 constitute 50% of the working force at the bank**
- **Seniors (46-64) constitute 20%**
- **Entry level (21-27): 30%**

Statistics concerning the percentage of women in middle management positions and executive (upper management) positions

In middle management positions: 50% are women

In senior management positions: 1/11

Statistics concerning the percentage/number of employees benefiting from WLB policies:

No statistics, only few cases.

Turnover rates and turnover rates per gender:

Turnover rates are generalized for men and women.

Turnover rate ranges between 3.5% to 4% per year; it is an average turnover rate for the banking sector.

Exit interviews, statistics on sick leaves / absenteeism, etc (by gender):

Not available.

Interview Questions

1. The external environment: are there any government legislations or policies concerning the implementation of work life balance practices? For example, maternity leaves, vacation days, special conditions for married women with children, childcare strategies, etc?

There are no government legislations; according to the collective law agreement there are no sick days allowed; and according to the labor law, maternity leaves are for 49 days only.

Also there are no special conditions for married women or childcare strategies.

2. How static/mobile is your workforce? Do you consider your bank to have a high turnover rate?

Turnover rate ranges between 3.5% to 4% per year; it is an average turnover rate for the banking sector.

3. Do you think high turnover rates are related to lack in WLB policies? Why do people leave your organization, and do men and women leave for the same reasons?

No, not at all. Turnover rates are only related to better offer from other banks or job offers from abroad, mainly from GCC countries.

4. Recruitment policy

- a) Is the recruitment of women a strategic priority? (any men/women quotas)

No, we hire people by abiding to a 50/50 quota for men and women.

- ~~b) If yes, what are the reasons behind this strategy?~~

- c) Preference for single v/s married women?

We prefer single women of a younger age since we mainly recruit fresh graduates and promote from within. When hiring employees with experience, the latter will ask for higher compensation packages and we believe this is unfair for existing employees. However we do hire from competitors only in case they have special skills or certificates which are hard to find in the market.

- d) Any age preference?

We usually only hire entry-level and fresh graduates so we can train them in-house; we hardly recruit from other banks unless that person has skills that are rare to find in the market.

5. Career development policy

- a) Is the career development of women a strategic priority?

Career development is based on performance only; we don't look at gender; for career development, an employee should simply be a good performer and have a good employee record.

- b) Preference for single v/s married women?

No preference, development is based on abilities and of course willingness. Sometimes some women may reject a higher position which may entail more responsibilities.

- c) Any age preference?

No, it all depends on abilities and skills.

- d) What programs do you have that promote the development and career advancement of women?

There are no programs to promote only the career development of women; however we have 2 programs for career development:

- **Executive career plan : a pool of 20 people are usually enrolled in this program offered yearly, which involves job rotations, projects, classes, and e-learning classes and lasts for 18 months.**

- **Individual career plan: usually involves good performers at the branch level who are eligible for future higher positions: also involves job rotations, e-learning and projects, assignments and in house trainings.**

6. Are there any women present in the board of directors?

There are no women in the Board Of Directors. However there is one woman in Senior management only (v/s 10 men – thus 1/11), and women middle managers constitute 50% of middle management staff.

~~7. Is yes, does the presence of a prominent female figure have an effect on the strategic recruitment and advancement of women?~~

8. Do you consider your organization to be friendly in terms of WLB?

Yes, we consider ourselves very friendly: Branches leave at 2 pm and they are mostly constituted of women.

Also, some women may ask for an extended maternity leave which we study on a case by case basis,

for example in the case of twins or triplets.

Similarly, some employees may ask for an unpaid leave which we also study on a case by case basis depending on the reason behind it (for example, finishing a course, a master's thesis, etc) and we give up to 6 months unpaid leave.

9. Which of the following do you think describes best organizational culture at your bank and policies implemented?

- ***A culture that eliminates gender differences: success depends solely on merit***
- ***A culture that celebrates gender differences: gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment***
- ***A culture that removes gender biased structures: recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through “gender-neutral selection”, and family friendly practices.***

10. What work life balance issues do people talk about at your bank? What issues do they complain about?

Our employees only complain about low salaries;

11. Reviewing what policies already exist: what WLB policies are already in place at your organization?

- **Personalized/special annual leaves**
- **Job-sharing**
- **Temporary reduction in work hours**
- **Annualized hours;: for certain depts only which work upon shifts, and these are the Alternative distribution channels depts which include the Call center, marketing and visa cards divisions.**

12. Are the policies in place working? Why or why not?

Yes, our employees do not complain about these issues.

13. To what extent are these policies used by employees at your company? Any percentages?

There are few cases only.

14. Are employees penalized in anyway if they use such arrangements (for example, reduction in salary, stalled career....)

This depends on the reason behind such arrangements; for example, if an employee benefits from such policies in order to pursue their education, this definitely will not affect their development.

Also, a temporary reduction in salary is applied when benefiting from temporary reduction in working hours.

15. Which WLB would you consider implementing if not already in place?

The bank will move to a new location within 2 years, which includes a cafeteria for staff, a gym, and a child day care center which all are friendly WLB policies.

16. Do you consider that your organization provides equal career development opportunities for men and women?

Yes.

17. To what extent do you consider that women are responsible for balancing their work and home lives? Do you consider it an organizational issue?

No this is a personal issue which women are responsible for. It's all a question of time management; women by nature are more energetic creatures than men and they can do several tasks at a time. Also, our working hours are not long. They are normal and adapting to such a schedule shouldn't be that hard.

18. Would you consider implementing WLB policies as part of a strategic plan?

No.

19. Have other banks implemented WLB policies that your organization would consider applying to maintain competitive advantage?

Yes, definitely. Banks in Lebanon function upon looking at what others are doing; if such policies help maintain our competitive advantage, we implement them.

20. What are the perceived benefits in the implementation of WLB policies?

- Attracting / retaining staff**
- Increased employee satisfaction**
- Improving performance / productivity / motivation**
- Reduced absenteeism**
- Enhanced public image**

21. What are the perceived risks and costs of not addressing WLB issues?

No perceived risks or costs.

Nb: according to HR, pay gaps are not found between men and women but depend on the position and dept only.

There are salary ranges for each position and employees' salaries are simply contained within the range allocated to their position.

BANK “E”

Statistics and Secondary Data

-Profile of staff: distribution by age, gender mix, and employment status (percentages of full/part time); Possibility of cross tabulations by gender (i.e. distribution by age and gender at the same time and full/part time and gender at the same time).

Distribution by Age and gender at the same time

Age	F	M
18-24	18	6
25-30	78	60
31-35	31	43
36-40	20	39
41-45	16	32
46-50	16	21
51-55	11	21
56-60	2	9
61-64	1	5
64 - +		7

Gender Mix: 243 male and 193 female

Employment Status: Distribution of full/part time and gender at the same time: 3.36 % part time and 96.64 % full time (1.76 %female and 1.6% male).

-Statistics concerning the percentage of women in middle management positions and executive (upper management) positions

Middle management position: 16.06 % of females (31 of 193)

Upper management position: 18.65 % of females (36 of 193)

-Statistics concerning the percentage/number of employees benefiting from WLB policies
N/A

-Turnover rates and turnover rates per gender

Male: 7/436

Female: 15/436

-Exit interviews, statistics on sick leaves / absenteeism, etc (by gender)

Exit interview: confidential

Interview Questions

1. The external environment: are there any government legislations or policies concerning the implementation of work life balance practices? For example, maternity leaves, vacation days, special conditions for married women with children, childcare strategies, etc?

Same conditions as the Lebanese labor law and collective labor agreement of banks of Lebanon.

2. How static/mobile is your workforce? Do you consider your bank to have a high turnover rate?

Please see above.

3. Do you think high turnover rates are related to lack in WLB policies? Why do people leave your organization, and do men and women leave for the same reasons?

No relation between high turnover rates and lack in WLB Policies.

People leave the organization for various reasons, mainly for better opportunities, marriage, travel or personal reasons.

4. Recruitment policy

- a) Is the recruitment of women a strategic priority? (any men/women quotas)

It is within the frame of operation that we apply a none discrimination recruitment process , thus we do not have a strategic priority for females alone, we have equal opportunity for all genders. As you have seen regarding the ratio of gender distribution above, there is a high % of females working at the bank.

- b) If yes, what are the reasons behind this strategy?

N/A

- c) Preference for single v/s married women?

No preference, the recruitment is made depending on qualifications

- d) Any age preference?

No age preference, however, current ratio shows a high % of female worker between the age of 25 and 35.

5. Career development policy

- a) Is the career development of women a strategic priority?

Same as above, no discrimination policy is applied, all employees are encouraged to pursue higher levels of authorities.

- b) Preference for single v/s married women?

Same as above, none discrimination policy applied.

- c) Any age preference?

Same as above, none discrimination policy applied.

- d) What programs do you have that promote the development and career advancement of women?

Through training, MBA sponsorship, and conducting continuous awareness sessions.

6. Are there any women present in the board of directors?

Board of directors is represented by multinational companies having various representatives, unable to answer the above question.

7. Is yes, does the presence of a prominent female figure have an effect on the strategic recruitment and advancement of women?

N/A

8. Do you consider your organization to be friendly in terms of WLB?

The orientation of the bank is to apply the Lebanese labor law and the Collective labor agreement of banks of Lebanon on all employees.

9. Which of the following do you think describes best organizational culture at your bank and policies implemented?

- A culture that eliminates gender differences: success depends solely on merit

- *A culture that celebrates gender differences:* gender roles ascribe different characteristics and behaviors between men and women which may leave women at a disadvantage in a male-dominated environment

- *A culture that removes gender biased structures:* recognizing that there are social differences between genders and therefore focus on eliminating structural barriers and offering procedures to overcome such disadvantages through “gender-neutral selection”, and family friendly practices.

10. What work life balance issues do people talk about at your bank? What issues do they complain about?

Flexible working hours, and increasing maternity leave.

11. Reviewing what policies already exist: what WLB policies are already in place at your organization?

Temporary reduction in work hours (current working hours reduced by 1 hour from 8:00 till 4:00)

12. Are the policies in place working? Why or why not?

Yes, due to compliance by employees

13. To what extent are these policies used by employees at your company? Any percentages?

Policies are applied on all employees

14. Are employees penalized in anyway if they use such arrangements (for example, reduction in salary, stalled career....)

All late arrivals and early departures are subject to penalties and deductions

15. Which WLB would you consider implementing if not already in place?

Work from Home.

16. Do you consider that your organization provides equal career development opportunities for men and women?

Same treatment applies for both genders.

17. To what extent do you consider that women are responsible for balancing their work and home lives? Do you consider it an organizational issue?

Women are fully responsible to balance their work and home lives otherwise the female employment ratio wouldn't be as high as it is. No, it is not an organizational issue.

18. Would you consider implementing WLB policies as part of a strategic plan?

Could be applied to some extent

19. Have other banks implemented WLB policies that your organization would consider applying to maintain competitive advantage?

As for all WLB time related policies, all banks are governed by "BDL" whereby all operation must be within the operating hours of BDL, thus operating hours can only be amended slightly.

20. What are the perceived benefits in the implementation of WLB policies?

- Attracting / retaining staff**
- Increased employee satisfaction**
- Improving performance / productivity / motivation**
- Increasing organizational flexibility (for example, greater flexibility in operating hours)**
- Gaining staff commitment and loyalty**
- Reduced employee stress**
- Diminishing of work/family related conflicts**

21. What are the perceived risks and costs of not addressing WLB issues?

None perceived.