

Job Continuation Challenges of Women in Social and Economic Spheres of Corporate Job Sector in Dhaka City

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Abstract

The aim of this study is to find out the significant social and economic factors affecting the decision of job continuation of female employees in Dhaka city. The number of the educated women has increased greatly in Bangladesh over the years, but the country will not be able to reap the benefit fully if these women cannot continue their jobs. A closed ended semi-structured questionnaire was used to collect data from a sample of 199 women from the diverse backgrounds. Convenience sampling was used to collect the data. Probit regression was used to analyse the data. The analysis revealed that age, nature of job, marital status, hours spent doing household work and the bullying behaviour by boss or colleagues, the vehicle facility, the access to day care facility and the family pressure to quit jobs significantly affects the decision of job continuation of female employees. In line with the results of this study, government may provide incentives to various organizations and simultaneously design social interventions to prevent these women from discontinuing their jobs.

Keywords: Economic Obstacles, Job Continuation, Social obstacles, Work-Life Balance, Women Empowerment

1. INTRODUCTION

As women are slowly empowered in Bangladesh via education and changed social attitudes, they are facing a different and newer set of problems these days. Various social expectations and economic factors are forcing women to leave the workforce at a difficult phase of their lives. According to Bangladesh Bureau of Statistics (BBS), the female labour force in urban areas has fallen from 2016 to 2022. In

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2016-2017, 5 million women used to work in urban areas. In 2022, this figure fell to 4.29 million (Bangladesh Bureau of Statistics, 2022). This trend is especially visible in the manufacturing sector (Ha, 2023). It is probable that the socio-economic barriers women face is partly responsible for the decline in this urban labour force.

However, due to cultural restrictions on their freedom, women in Bangladesh must negotiate with the society to be able to participate in the male-dominated job market outside of the home. According to a survey, 82% of married Bangladeshi men adhere to fairly traditional gender ideals, which maintain that males should take care of the needs of their families by earning money, whilst women should take care of their needs by caring for the home and children (Karim & Law, 2013).

In a workplace, female employees are just as busy as their male counterparts. On the other side, compared to men, women have a lot more labour to do in their household to support their families and plan various social functions for families, relatives, colleagues, and other people. Men and women are not treated equally in many industries. It is regrettable that female workers continue to experience sexual harassment, salary inequality, and inadequate maternity benefits and daycare advantages (Haque, et al., 2019; Hossain, et al., 2012).

Women constitute around 50.93% of the total population of Bangladesh (Bangladesh Bureau of Statistics, 2024). Engaging and accommodating women across job fields can help promote new industries. Women are already filling up the jobs required in ready-made garments factories and pushing men to venture abroad to earn much required foreign currencies via labour migration. As the female factory-workers continue to contribute to Bangladeshi economy, corporate women can add to this in a different capacity. However, Bangladesh will need to address the job continuation challenges if it wants to reverse the falling urban labour force participation rate of the women (Bangladesh Bureau of Statistics, 2022).

The aim of the study is to understand the factors which are affecting the job continuation decisions of the female employees. By understanding and influencing the factors affecting the job continuation decision of the female employees, society can better help women to continue contributing to the workplace.

1.1 Problem Statement

The job opportunity for women has increased manifold over the last two decades. The female literacy rate is now 72.82% in 2022 which has increased dramatically from 54.11% in 2011. With the increase in female education, the women are now entering the workforce more than any time in the past. Before recently, there has also been a significant increase in the number of women in the workforce, but this trend has now slowed. The labour force participation rate of women is 42.77% in 2022 which has not increased as expected from 36% in 2010 (Rahman and Islam, 2013).

However, the societal expectation from women has not changed. Women are expected to deal with majority of domestic activities and duties in Bangladesh. Women are also heavily involved in raising children, which makes it extremely difficult for them to execute their work effectively and efficiently. Women are still passing an extremely difficult time continuing their jobs because there are far fewer day-care centres than what are needed (Uddin, 2022). Furthermore, women face obstacles in the workplace as well. Glass ceiling, sexual harassment, lack of vehicles, promotion discrimination, lack of pregnancy leave, bullying behaviour by boss and colleagues create additional problems for the women to bear (Dewan, 2022). Consequently, women are becoming overburdened with many responsibilities inside and outside their home.

1.2 Research Gap

Bangladesh Bureau of Statistics (BBS) conducts labour force survey (LFS) every quarter which provides us with the labour force participation rates of women. Based on the data from labour force survey, various research studies have been undertaken about the labour force participation rate of women in Bangladesh (Haque et al, 2019; Mahmud and Bidisha, 2018; Rahman and Islam, 2013; Raihan and Jahan, 2018). However, these research works do not highlight the reasons why females performing corporate jobs or desk jobs are struggling to continue their jobs.

In the context of Bangladesh, a limited number of studies has been conducted about the specific obstacles women face about their job continuation in Bangladesh. Most of the studies look at individual challenges women face like career development, work-life imbalance, or glass ceiling (Tanjeen and Chakma, 2018; Tasnim et al, 2017; Shetu and Ferdous, 2017). There are two notable limitations of

the existing research regarding obstacles faced by women in continuing job in Bangladesh. Firstly, there is a notable lack of quantitative studies. Secondly, there is a lack of studies which provide a complete scenario of factors affecting job continuation. Basically, it is not known how the different demographic and socio-economic variables are affecting job continuation as a whole.

1.3 Research Objectives

The objective of this study is to investigate the relationship between job continuation decision of the female employees and various socio-economic constraints faced by women in Dhaka city. To achieve this, this study will identify major social and economic obstacles faced by female employees of different firms in Dhaka city and then determine how various factors are positively or negatively affecting job continuation of female employees.

1.4 Research Questions

- Which social obstacles are significantly affecting job continuation decision of the female employees in Dhaka city?
- Which economic obstacles are significantly affecting job continuation decision of the female employees in Dhaka city?

2. LITERATURE REVIEW

In this section, various personal, social, and economic variables affecting the female employees are discussed. The existing literature about these variables is also presented along with the implication of these variables of the job continuation decision of the female employees.

2.1 Personal Characteristics and Job Continuation of Women

Women may experience difficulties in the early phases of their occupations due to cultural expectations and traditional gender roles, particularly if they decide to get married early (Lebni et al. 2023). These expectations may include giving family obligations priority over employment. For women in their jobs, the time between getting pregnant and giving birth can be critical. Women may experience discrimination or prejudice at work, such as getting passed over for promotions or having their possibilities limited because of worries about taking time off for maternity leave and childcare duties. During this stage, bargaining with the employers appears to be challenging but is essential. The older and the more

experienced women are in a better position to negotiate than the younger and the less experienced women (Koempel et al., 2024, Rahman and Islam, 2013).

For a variety of factors, the more educated women frequently exhibit stronger job retention abilities. First of all, their advanced degrees or education and skills give them specific knowledge and expertise in their chosen fields (Mukhtar et al., 2021). They can prove themselves as more effective workers inside their workplaces as well as more competitive job candidates due to their improved skill set. Education can result in opportunities for job growth including promotions and leadership roles, which makes it appealing for the women to stay in the job industry. The less educated women may decide to leave their employment owing to a lack of career opportunities, education, and skills, among other factors (Asif et al., 2023, Anjum & Batool, 2017).

The married and the unmarried women face different sets of choices and challenges. An unmarried woman living with her parents has fewer obligations than a married woman living with husband and children (Maftuhah, 2022). The newly married women may also be vulnerable to social pressure outside the family after leaving their parents. The pressure from in-laws can also be a significant source of stress. Also, if the woman is divorced, she may be dependent on her job to provide for her. So, it is expected that an unmarried woman will be better able to continue her job than a married woman.

In Bangladesh, women are expected to do look after their children. In some cases, women are also expected to prioritize child rearing over their careers. Women often receive minimal help from their spouses. This social expectation regarding child rearing can sometimes hamper their career. This is especially the case when day-care centres and other support systems are absent. It can be hypothesized that a woman with a higher number of children will have to undergo more difficulties in her career than a woman with fewer children.

2.2 Organizational Characteristics and Job Continuation of Women

Situations vary for the working women with temporary and permanent jobs. The part time workers get less benefits and salary. But, sometimes the part-time workers may also have some flexibility regarding their job. The part-time female workers may also stop working when her contract expires and again start working later. This can be crucial in dealing with the difficult period in life where the female permanent job holders may decide to discontinue their jobs. However, the

permanent female job holders may get better salaries and access to leave and thus enjoy better facilities of the organization. The managers may also attempt to hold on to their permanent female workforce by creating a better environment for work. The part-time workers also have less incentive to continue their jobs later in life if the salary is not high enough. So, overall, it is expected that the permanent workers are more likely to continue their jobs than the part-time workers (De Vries et al. 2023, Kabeer, 2004).

Working in the public sector has become the top goal for many young and educated people in Bangladesh. The increasing demand for jobs in the public sector in Bangladesh is the reason of several factors, because there are some opportunities that include enhanced financial incentives, secure employment, a defined pension plan, where the private sector's inability to generate new jobs is apparent (Suhi et al., 2021). The government initiatives in Bangladesh demonstrate a dedication to treating everyone equally and providing women with positive career options. (Rahman & Islam, 2013). Because of the high population density in Bangladesh, the private sector does not offer benefits properly to employees (Tabassum et al, 2011). The organizational culture of private jobs often includes working long hours and bearing excessive workloads, which make life difficult for the female employees (Raihan & Bidisha, 2018).

2.3 Social Obstacles and Job Continuation of Women

Zaman et al. (2008) articulated that it is accepted socially that a woman's primary occupation is taking care of her own home and doing household works which are deemed their primary responsibility. Despite the fact that this long-standing barrier to employment for women is diminishing and that many more women are now being employed outside their homes. Women have to suffer greater stress since they are expected to fill additional tasks, and work or family conflicts that exert the significant impact on them (Graham et al. 2021, Jacobs & Schain, 2009, Uddin, 2021).

Basically, a woman may get into a job for three reasons. She may be trying to earn some money for her own consumption, or she may be working to support her family financially, or she may be trying to save some money for the future. In each case, she is faced with a different situation which may affect her job continuation. If she is working for her own current consumption, she must have to stop doing so during or after pregnancy. However, if she is working for family or for future

savings to achieve a goal (like financial security or children's higher education), she may be less likely to stop working in the future (Gonçalves et al., 2021). So, it is expected that if a woman is working to supplement her own consumption, she is more likely to discontinue the job in the future.

According to the Global Gender Gap Report 2020, women hold approximately 11.4% of senior positions in Bangladeshi organizations, and most of the highest-ranking managers are men (World Economic Forum, 2020). The absence of women from top positions in Bangladeshi enterprises is mostly caused by a lack of managerial support in companies, biased performance evaluation, male dominance in upper management teams, an absence of flexibility, etc. (Afza & Newaz, 2008; Chang, 2017).

Gender discrimination may cause women to experience severe mental anguish, leading some of them to think about quitting their jobs to try to get away from these upsetting emotions (Vigod & Rochon, 2020). Any promotional prejudice can also hinder opportunities for job advancement. Women may feel as though their efforts are underappreciated and their goals for careers are hampered when they see their equal or less qualified male counterparts receive promotions while their matters are continually neglected, which may compel them to quit their present jobs. (Toprak and Kirilmaz, 2024, Afza and Newaz, 2008)

The women may struggle to progress in their careers despite having comparable levels of education, certifications, and abilities to men (Eagly and Carli, 2007). This is because of a variety of professional barriers that not only hinder women's career progression (Lent, Brown, & Hackett, 2000), but also negatively affect their career path and identity (Wright et al. 2014).

Workplace bullying is the situation when one or more perpetrators repeatedly mistreat a person or group, causing both emotional and physical suffering. These forms of mistreatment include verbal threats, intimidation, and disruption with one's ability to do their jobs (Bulut & Hihi, 2021). The issue of workplace bullying is one that is relatively new to Bangladesh. There is not much research on workplace harassment of the Bangladeshi working women.

7.8 percent of the Bangladeshi female police officers reported experiencing sexual harassment at work, according to the Commonwealth Human Rights Initiative in 2015. According to a poll done by Karmojibi Nari, 86.7% of working women experience some form of harassment at work in the RMG sector of Bangladesh

(Hossain et. al., 2021). A comparison study demonstrates that workplace bullying hurts the victim even more severely than sexual misconduct (Akter, 2019).

It can be difficult to continue with a job while a woman is facing family pressure to quit. There can be several reasons for a woman's family to put pressure on her to quit. A woman may be expected to take on her traditional gender role by quitting her job (Jaim, 2021). She may also be expected to give more time to her children. Some families may also be conservative and prefer that women in their family do not work outside of home. This pressure may increase after marriage, as in laws may expect the women to leave their jobs and give time to the family. Family pressure to quit is an added psychological pressure for the working women (Lim and Rashdi, 2019).

In context of Bangladesh many women are receiving such pressure. It is expected that the women who are receiving less pressure from family to quit will be better able to continue their jobs. According to a study, respondents, who have young children or big families or partners in positions of responsibility, report the greatest levels of work-family conflict. All of these family characteristics lengthen the time needed to complete family responsibilities, which may conflict with job-related tasks. The disruption of family time by work is viewed as a danger to the family identity in modern society (Akkas et al, 2015).

2.4 Economic Obstacles and Job Continuation of Women

In Bangladesh, many employees are often forced to work overtime without any additional pay. This situation may partly be blamed on the high unemployment rate in Bangladesh. Bangladesh faces a severe unemployment issue, just like many other third-world nations. 60.8 million people are employed in Bangladesh, while there are 1.3 million women who are unemployed (BBS, 2022). A significant portion of overall unemployment is owing to the age dividend. In addition, the unemployment rate for women is extremely high.

Women, being forced to do overtime work without extra pay, are hurled into pressure and they also feel overburdened. However, in some organizations such overtime work is compensated. Again, the female employees may also be doing overtime to stay competitive or to satisfy her superiors. In any case, they will have little to no say in the matter. Overtime work may add significant stress to a working woman's life. This is expected that women who are working more hours as

overtime per week are less likely to continue their jobs in the future. (Albrecht and Leineweber, 2024, Akkas et al, 2015).

Some foreign business companies occasionally provide their female employees the option of working remotely when they are in their period. These women experience different levels of distress throughout their period. Both physical discomfort and problems with one's mental well-being are the symptoms. The greatest technique to deal with menstruation discomfort, barring those who have major medical concerns, is to take a rest. Working through this time of the month can be difficult (Mushsharat, 2022; Karin, 2021). Although menstrual leave is not common in Bangladesh, workplaces may allow the women some flexibility by granting them other kinds of leave (casual leave, earned leave etc.). Undoubtedly, workplaces can be much more women friendly, if women can get leave from the organizations during this menstrual period.

Sometimes, job locations of the women can be far from their residential areas in various places of Bangladesh. These job holders may likely to go to the places where they work quickly and conveniently if they have access to dependable transportation options like buses, rickshaws, or shared vehicles (Borker, 2022). The women with access to vehicles can change their jobs more easily. They can look into employment options that could be further away but there must be higher salaries, or congenial working conditions, improving their chances of overall economic success. A number of women can have the freedom to prefer shifts or irregular hours, but reliable transportation must be available for them, which is typical in many professions. This can be especially useful for them who balance job and family obligations. (Alam et al, 2016)

There are only a few very expensive daycares or childcare facilities in Dhaka, the capital city of Bangladesh. Some organizations operate their own daycare facilities which are only available to their staff. (Hussein, 2017). According to Ministry of Women and Children Affairs (MOWCA) authorities in Bangladesh, the majority of the daycare facilities are intended for the limited-income job holders. Some companies have established daycare centres for their employees in the workplace, mainly banks, and NGOs, including owners of clothing factories. A daycare centre on the work premises can significantly help with the work-life balance of female employees (Braddock et al., 2023, Muasya, 2016).

2.5 Conceptual Framework

A conceptual framework is developed below based on the previous discussion to understand how various variables impact the decision of the job continuation of the female employees. The variables are divided into four categories: demographic characteristics, characteristics of the organization, personal or family life related characteristics, and workplace issues.

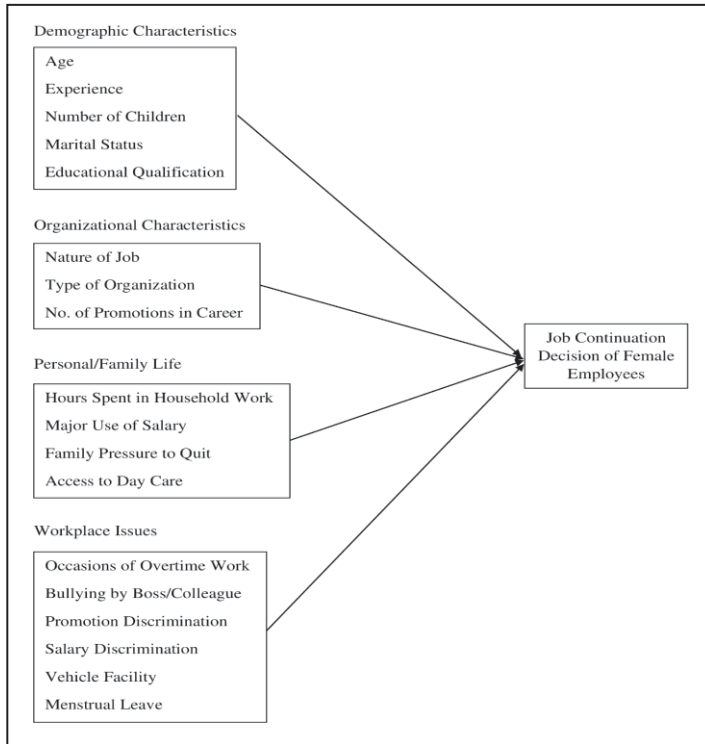


Figure 1: Conceptual Framework (Source: Author developed)

3. RESEARCH HYPOTHESES

The subsequent hypotheses are derived from the preceding discussion of theory and research.

H1	Age positively and significantly impacts Job Continuation Decision of the Female Employees.
H2	Job Experience positively and significantly impacts Job Continuation Decision of Female Employees.

H3	Number of children negatively and significantly impacts Job Continuation Decision of Female Employees.
H4	Marital status (being single) positively and significantly impacts Job Continuation Decision of Female Employees.
H5	Educational Qualification positively and significantly impacts Job Continuation Decision of Female Employees.
H6	Nature of job (being employed in part-time jobs) negatively and significantly impacts Job Continuation Decision of Female Employees.
H7	Type of organization (being employed in private sector organizations) negatively and significantly impacts Job Continuation Decision of Female Employees.
H8	Number of promotions in career positively and significantly impacts Job Continuation Decision of Female Employees.
H9	Hours spent in household works negatively and significantly impacts Job Continuation Decision of Female Employees.
H10	Major use of salary positively and significantly impacts Job Continuation Decision of Female Employees.
H11	Family Pressure to Quit negatively and significantly impacts Job Continuation Decision of Female Employees.
H12	Access to Daycare Facility positively and significantly impacts Job Continuation Decision of Female Employees.
H13	Occasions of overtime work negatively and significantly impact Job Continuation Decision of Female Employees.
H14	Being bullied by boss or colleagues negatively and significantly impacts Job Continuation Decision of Female Employees.
H15	Gender Discrimination in Promotion negatively and significantly impacts Job Continuation Decision of Female Employees.
H16	Salary Discrimination negatively and significantly impacts Job Continuation Decision of Female Employees.
H17	Vehicles Facility positively and significantly impacts Job Continuation Decision of Female Employees.
H18	Menstrual Leave positively and significantly impacts Job Continuation Decision of Female Employees.

4. RESEARCH METHOD

4.1 Research Design

This study uses a quantitative approach to understand how various socioeconomic variables are affecting job continuation of the female employees in Dhaka city. Quantitative methodology involves expressing variables in quantitative terms and applying quantitative statistical analysis to establish relationship between

variables. There is a dearth of existing research on the socio-economic obstacles impacting job continuation of the female employees in various countries. However, some of the related studies regarding women empowerment have attempted to quantify the data and present the current situation (Akhter and Cheng 2020; Debnath et al. 2019; Kumar et al. 2021; Noor et al. 2022). We have also used quantitative methodology for a concrete analysis. This is suitable in this study as we are testing hypotheses; our variables can easily be converted into quantitative form, and research questions are mainly asking 'what' questions (Goertzen 2017).

4.2 Measurement

Since the data collected were observable, the questionnaire contained one question for each of the eighteen independent variables. It is a common practice in social science to measure unidimensional and concrete variables with a single question to reduce participant burden in large scale research (Cheung & Lucas, 2014; Postmes et al., 2013; Zhang & Colvin, 2024). The questions were developed by the researchers. A pilot test (n=10) was conducted to find out whether the questions were clear and understandable. However, the researchers acknowledge the absence of reliability testing for a single item measure, so clear, and concise wording has been used to minimize potential bias (DeVellis and Thorpe, 2021).

The questionnaire was divided into two parts. The first part consisted of six questions to measure the following demographic variables: age, marital status, educational qualification, nature of job, type of organization, and number of children. The second part focused on collecting data for dependent and independent variables. This part consisted of thirteen additional questions. These questions are supposed to measure the following variables: hours spent in household works, experience in years, major use of salary, number of promotions in career, occasions of overtime work, gender discrimination in promotion, bullied by boss/ colleagues, salary discrimination, menstrual leave, vehicles facility, access to daycare facility and family pressure to quit. The validity of the questions was confirmed by two academic experts.

4.3 Data Collection Method

Primary data was collected for the purpose of this study. A semi-structured questionnaire was used to collect data from the respondents. The questionnaire was sent to around 250 working women in various industries. Of this number, around 202 responses were received. Three of the responses were removed due to

incomplete information given and misleading answers. Finally, a total of 199 responses were left. That data collection started in January 2022 and ended in April 2022.

Google forms were used to collect some of the responses via questionnaire. Google form has some limitations as it is not suitable for collecting qualitative data and for complex data analysis. However, google forms can be valuable for collecting quantitative data. Google form is also easy to use, accessible and cost-effective. As Bangladesh currently has almost 6 crore social media users (Kemp, 2023) and the sample consisted of people who understand English, the researchers thus find Google forms a reliable way to collect data.

Questionnaires were sent to prospective respondents via social media and email. Many of the responses were also collected from respondents directly via hard copies. Later those responses were entered into spreadsheet software.

4.4 Sampling Design

The study is conducted using convenience sampling. The reason for using this method of sampling is to gather enough data about the working women in a limited time frame. Also, convenience sampling allows fast gathering of data and is suitable when a large number of samples are required (Tsiotsou, 2015). Another reason for using convenience sampling is because the female employees are often overburdened with work and family responsibilities. Some of our survey requests were directly rejected as many of these women are exhausted from managing their day-to-day work and performing family responsibilities.

Sample Size for the study has been determined utilizing the ten times rule. The ten times rule states that the sample size should be minimum ten times the number of independent variables in the model (Barclay et al., 1995). The study will use eighteen predictor variables, so the minimum sample size is 180. Data has been collected from 199 respondents, which is higher than the sample size suggested by the formula.

4.5 Data Analysis Technique

Stata 13.0 was used to analyse the data and to run the regression models. SPSS 23 was used to generate descriptive statistics. To understand how various social and economic factors are impacting the job continuation decision of the female employees of Dhaka city, probit regression was used. Probit regression is used to

find out the relationship between dependent and independent variables when the dependent variable includes binary or dichotomous outcomes (Cappellari and Jenkins 2003; Horowitz and Savin 2001). Probit regression does not assume linear relationship between the dependent and independent variables (Horowitz and Savin 2001). Probit regression also handles categorical variables quite well (Horowitz and Savin 2001). Given these properties, binary probit regression is a good choice for this study.

5. ANALYSIS AND FINDINGS

5.1 Profile of the Respondents

Most of the respondents of this study were between 26-30 years of age (50.8%), followed by 21-25 years of age (36.2%). Among the respondents, most of them were married (51%), and 47.2% of them had postgraduate degrees. Also, the respondents came from mostly nuclear households (67.3%) and had permanent jobs (75.4%). Most of the respondents had household income levels of 60,001-90,000 (37.2%), followed by income levels of 30,001-60,000 (28.6%). The other details about the respondents are provided in the following table.

Table 5.1: Profile of the Respondents

Variable	Responses	Frequency	Percent
Age	21-25	72	36.2
	26-30	101	50.8
	31-35	19	9.5
	36-40	4	2.0
	41-45	3	1.5
Marital Status	Married	101	0.51
	Unmarried	93	0.47
	Others	5	0.02
Educational Qualifications	Higher Secondary	Higher Secondary	17
	Graduate	Graduate	88
	Postgraduate	Postgraduate	94
Family Type	Nuclear	134	67.3
	Joint	65	32.7
Nature of Job	Permanent	150	75.4
	Temporary	49	24.6
Type of Organization	Public	133	66.8
	Private	66	33.2
Number of Children	0	176	88.4

	1	12	6.0
	2	10	5.0
	3	1	.5
Monthly Household Income	0-30000	41	20.6
	30001-60000	57	28.6
	60001-90000	74	37.2
	90001-120000	13	6.5
	Above 120000	14	7.0

Source: The authors' Self Study

5.2 Descriptive Statistics

Some additional information about the respondents can be found on the descriptive statistics table. The mean age of the respondents was 26.91 years. The work experience of the respondents ranged from 6 months to 21 years with a mean of 2.29 years. The respondents had 0 to 5 promotions in their career while they work overtime 0 to 7 times a week. Other information regarding mean, standard deviation, minimum and maximum values of variables used in the upcoming analysis are provided below.

Table 5.2: Descriptive Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Age	199	26.91	3.89	21	44
Educational Qualification (Dummy)	199	2.39	0.64	1	3
Nature of Job (Dummy)	199	0.25	0.43	0	1
Type of Organization (Dummy)	199	0.33	0.47	0	1
Marital Status (Dummy)	199	0.51	0.54	0	2
Number of Children	199	0.18	0.53	0	3
Hours spent doing Household Work	199	2.64	1.73	0	9
Experience in Years	199	2.29	2.75	0.5	21
Major Use of Salary (Dummy)	199	0.74	0.75	0	2
Number of Promotions in Career	199	0.62	1.03	0	5
Promotion Discrimination (Number of Males promoted for each female)	199	1.22	1.56	0	3
Occasion of Overtime Work per week	199	1.41	1.23	0	7
Bullied by Boss or Colleague (Dummy)	199	0.16	0.31	0	1
Salary Discrimination between Male and Female (Dummy)	199	0.06	0.24	0	1
Menstrual Leave (Dummy)	199	0.24	0.42	0	1
Vehicle Facility Provided (Dummy)	199	0.45	0.50	0	1

Access to Day Care (Dummy)	199	0.21	0.41	0	1
Interest in Continuing Job (Dummy)	199	0.68	0.47	0	1
Family Pressure to Quit (Dummy)	199	0.12	0.33	0	1

Source: The Authors' Self Study

5.3 Correlation Matrix

The correlations between the independent variables are provided in table 5.3. After inspecting the correlations between various variables, we can see that none of the correlations are greater than 0.70. As such, we proceed with our analysis being sure that there will not be any multicollinearity problem in our analysis.

Table 5.3: Correlation Matrix

	age	education	job nature	type of org	marital status	no. of children	household work hrs.	experience	use of salary	no. of promotion	overtime	promotion discrimination	Bullied by boss/colleague	Salary Discrimination	Mens-trual Leave	Vehi-cle Facili-ty	Acce-ss to day care	Fami-ly Pressu-re to quit		
age	1																			
education	0.61	1																		
nature of job	-0.21	-0.05	1																	
type of org	-0.04	-0.042	0.17	1																
marital status	-0.44	-0.36	0.21	0.02	1															
no. of children	0.51	0.28	-0.12	0.01	-0.28	1														
household work hrs	0.18	0.10	-0.03	0.02	-0.22	0.13	1													
experience	0.61	0.19	-0.13	-0.04	-0.25	0.41	0.14	1												
use of salary	0.02	-0.035	0.09	0.14	0.14	0.04	0.08	-0.05	1											
no. of promotion	0.17	-0.04	-0.19	0.06	0.05	0.07	-0.02	0.18	0.04	1										
overtime	-0.10	-0.16	-0.05	0.08	-0.01	-0.08	-0.09	-0.05	0.02	0.01	1									
promotion discrim.	-0.04	0.07	0.05	0.07	-0.10	-0.10	-0.07	-0.14	0.19	-0.06	0.15	1								
bullied by boss	0.09	-0.08	-0.10	-0.12	0.06	0.02	0.11	0.14	0.02	0.09	0.03	-0.05	1							
salary discrim.	0.01	0.04	0.10	-0.13	0.03	-0.04	-0.02	-0.03	-0.05	-0.05	-0.19	0.11	0.30	1						
menstrual leave	-0.06	0.03	0.15	0.11	-0.07	-0.05	0.11	-0.05	0.02	0.13	-0.01	0.17	0.04	0.11	1					
vehicle facility	-0.24	-0.20	-0.12	0.05	0.05	-0.07	-0.05	-0.07	0.01	0.04	0.05	-0.07	-0.06	-0.02	0.21	1				
day care access	-0.07	-0.06	0.08	0.01	-0.03	0.01	-0.16	-0.15	0.04	0.06	0.01	0.09	0.02	0.13	0.15	0.17	1			
pressure to quit- family	-0.07	0.02	0.07	0.16	0.16	0.05	-0.06	-0.12	0.13	0.15	-0.04	0.06	-0.10	0.10	0.16	0.13	0.15	1		

5.4 Regression Results

As stated earlier, probit regression has been used to find out which social and economic factors are impacting job continuation of the female employees. Binary Probit Regression was used in this case because the dependent variable is dichotomous. Respondents either wanted to continue their jobs or not. A total of eighteen variables were selected for the final probit regression. The regression output is given below:

Probit regression	Number of obs = 199
	LR chi2(18) = 70.98
	Prob > chi2 = 0.0000
Log likelihood = -89.499232	Pseudo R2 = 0.2839

Table 5.4: Probit Regression output for the social and economic factors affecting job continuation of female employees.

Job Continuation Decision of Female Employees	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	Sig
Age	.141	.061	2.30	0.021	.021 .261	**
Educational Qualification	.250	.236	1.06	0.289	-.213 .713	
Nature of job	.723	.301	2.40	0.016	.132 1.313	**
Type of organization	-.180	.245	-0.73	0.464	-.661 .301	
Marital status	.478	.265	1.80	0.072	-.043 .998	*
Number of children	-.229	.250	-0.92	0.360	-.720 .261	
Hours spent in household works	-.119	.070	-1.71	0.088	-.256 .018	*
Experience in years	-.040	.059	-0.67	0.501	-.155 .076	
Major use of salary	.047	.159	0.30	0.766	-.264 .358	
No of promotions in career	-.036	.122	-0.30	0.765	-.275 .202	
Occasions of overtime work	-.050	.093	-0.54	0.589	-.232 .132	
Gender Discrimination in Promotion	.039	.082	0.47	0.638	-.123 .200	
Bullied by boss/colleagues	-.801	.384	-2.09	0.037	-1.555 -.048	**
Salary Discrimination	-.409	.521	-0.79	0.432	-1.431 .612	
Menstrual Leave	-.111	.295	-0.38	0.707	-.689 .467	
Vehicles Facility	-.486	.243	-2.00	0.046	-.964 -.009	**

Access to Daycare Facility	1.587	.391	4.06	0.000	.821	2.353	***
Family Pressure to Quit	1.027	.464	2.21	0.027	.117	1.936	**
Constant	-3.645	1.409	-2.59	0.010	6.406	.884	***

Source: Calculated based on the collected data

In this model, the dependent variable job continuation decision of female employees is dependent on a total of eighteen predictor variables. Among the predictor variables, a total of eight variables are statistically significant along with the constant. The Pseudo R square value is 28.39% which indicates that this model explains 28.39% of the variability in the dependent variable. The rest of the variability (71.61%) cannot be explained by this model.

6. DISCUSSION

The eight statistically significant predictor variables show the major social and economic obstacles faced by the female employees of different firms. These eight statistically significant variables are: Age, Nature of Job, Marital Status, Hours Spent in Household Work, Being Bullied by Boss/Colleagues, Vehicles Facility, Access to Daycare Facility, and Family Pressure to Quit. The constant is also significant. The hypothesis test results are summarized in the following table:

Table 6.1: Result of Hypothesis Testing

No.	Hypothesis	Supported/ Not Supported
H1	Age positively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H2	Job Experience positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H3	Number of children negatively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H4	Marital status (being single) positively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H5	Educational Qualification positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H6	Nature of job (being employed in part-time jobs) negatively and significantly impacts Job Continuation Decision of Female Employees.	Supported

H7	Type of organization (being employed in private sector organizations) negatively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H8	Number of promotions in career positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H9	Hours spent in household works negatively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H10	Major use of salary positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H11	Family Pressure to Quit negatively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H12	Access to Daycare Facility positively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H13	Occasions of overtime work negatively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H14	Being bullied by boss or colleague negatively and significantly impacts Job Continuation Decision of Female Employees.	Supported
H15	Gender Discrimination in Promotion negatively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H16	Salary Discrimination negatively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H17	Vehicles Facility positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported
H18	Menstrual Leave positively and significantly impacts Job Continuation Decision of Female Employees.	Not Supported

Source: Calculated based on collected data

The results signify that the younger women are finding it more difficult to continue their jobs than the older women, if other factors remain constant. A possible reason for this could be that the working women are more likely to quit during pregnancy and the early days of raising children (Anam, 2008). If they are able to move past this phase, they are more easily able to continue their jobs. Another reason could be that the older women can better negotiate with their families and the employers as they age. (Tomlinson & Colgan, 2014)

This dummy variable ‘nature of job’ is another significant variable which is significantly affecting job continuation at a 5% level of significance. The coefficient for nature of job is 0.7226 which is a positive number. The nature of job refers to whether the job is permanent or temporary. It is discovered here that

the temporary workers are more optimistic about continuing their jobs than the permanent workers. This is contrary to our expectations. A possible reason for this outcome can be that the temporary workers are sometimes part-timers and have greater flexibility of changing organizations when their contract expires (Kirves et al, 2014). So, it is concluded that being employed in temporary positions positively impacts job continuation of the female employees.

Another dummy variable 'marital status' is also a significant variable which affects job continuation at a 10% level of significance. Marital status also has a positive coefficient. In the dummy variable, 0 referred to the married women and 1 referred to the unmarried women. So, the result indicates that the unmarried women are better able to continue their jobs than the married women. Because the unmarried women do not have to think about additional social responsibilities of marriage, they are better able to continue their jobs. So, it is concluded that being married negatively impacts job continuation behaviour of the female employees.

It is found that hours spent doing household works per day is a significant predictor of job continuation for the females. It has a coefficient of $-.1189$, which is a negative number. This result supports the claim that work-life balance is very difficult for the women. The women are expected to take care of household work alongside having their full-time jobs (Dale et al, 2002). The result indicates that the women who are spending longer hours doing household work are less likely to decide to continue their jobs. So, longer hours spent in household work is negatively affecting job continuation decision of the female employees.

The women who are bullied by boss or colleagues are also showing a significant tendency not to continue their jobs. The variable 'bullied by boss or colleagues' is statistically significant at 5% level of significance. The coefficient is $-.8015$, which is a negative number. This is showing the effect of a negative corporate culture on the job continuation of the female employees, which is in line with expectations. Women are sometimes harassed and bullied in some workplaces, which impacts their well-being (Haque, et al., 2019; Hossan, et al., 2012). Being bullied by boss or colleagues is negatively affecting job continuation of the female employees.

One of the interesting findings is that the variable 'vehicle provided' has a negative coefficient, which is also statistically significant. This shows a negative relationship between vehicle facility and job continuation. This result is also contrary to what has been expected. One explanation for this result can be that the

organizations which provide vehicles in Dhaka city are retaining greater portion of their female employees. Because providing vehicles reduces stress of the employees and thus makes their jobs easy to continue (Chatterjee et al. 2019), it can be possible that many women are continuing the jobs despite other challenges at home. Later, some of these employees may decide to leave the organizations.

Access to Daycare Facility is significantly affecting job continuation of the female employees. The variable is significant at the 1% level of significance. The variable has a positive coefficient of 1.587. This shows a positive relationship between job continuation of the female employees and access to daycare facilities. This is according to the expectations that access to daycare facility improves women's ability to take care of their children, thus the workers are more easily able to continue their jobs. So, access to daycare facilities is positively affecting job continuation decision of the female employees.

The final significant variable in this model is 'family pressure to quit'. This variable is statistically significant at 5% level of significance. However, the variable has a positive coefficient, which is contrary to the expectations. It was expected that the more the family pressure to quit, the less likely the female employees will be willing to continue their jobs (Aiman, 2021). However, it can be seen that the most women workers are deciding to continue their jobs while facing family pressure to quit.

6.1 CONTRIBUTIONS AND IMPLICATIONS

This study looked at the various factors affecting job continuation decision of the female employees. No formal theory has been used to connect the variables in this study. However, as it is presumed that no such study has been made before so elaborately on this topic, researchers can use the result of this study as a starting point for selecting relevant variables when they decide to investigate further into the same topic.

Moreover, there are several practical contributions for this research. Policies can be devised based on the results to prevent the female employees from discontinuing their jobs. It is found that the younger women are finding it more difficult to continue their jobs than the older women. To help the younger women to be better able to navigate the challenges of continuing their jobs, mentorship and networking opportunities can be provided to them. Such arrangement will disseminate knowledge gained by the senior female employees about how to deal

with various challenges and how to negotiate effectively with the related parties. The government, the social workers, and other organizations may also target policy and advertisement to recruit the young professional female so that they can stay employed until they grow older. Then they can negotiate better with their families and the employers (Tomlinson & Colgan, 2014).

It was also found in this study that the women in temporary jobs are better able to continue jobs than the women in permanent jobs. One reason for this can be that the women in temporary jobs can take a break when their contract expires and rejoin the workforce later. This added flexibility can be crucial for women at a critical stage of their life (Asai and Koustas, 2023). The government can take steps to better accommodate career breaks for the women workers and to help them rejoin the workforce after childbirth or other critical life events.

It is also seen that the unmarried women are better able to continue their jobs than the married women. So, it is clear that the married women are facing more challenges to continue their jobs. Policy to help the married women continue their jobs can take many forms. The government can ensure that the working women are getting their due leaves. The policies can be taken up to ensure work-life balance for them. The government can also raise awareness about societal expectations on the married workers to ease their burden.

Hours spent doing household works were also found to be negatively affecting job continuation decisions. This result shows that the women are not being able to cope with the expectation of doing full-time jobs and also to take care of the household (Dale et al. 2002). Again, the government should take up programs to drive social change towards a balanced household where the women do not have to bear very heavy workload at both home and office.

Being bullied by boss/colleagues negatively affected the job continuation of the female employees. The government can encourage workplaces across Bangladesh to take up anti-harassment and anti-bullying policies to help the women workers continue their jobs. Policies and protective mechanisms should also be there to help them report such behaviour. Most importantly, negative attitudes toward the working women need to be addressed on a macro level. It also falls on the organizations to create safer environments to retain their top performing female employees.

Finally, having access to daycare facility has shown to positively affect the job continuation decision of the female employees. It is evident that the number of day care centres is very inadequate in Dhaka city and the quality is also reported to be quite bad (Hossain, 2022). As the number of daycare centres is inadequate, the government should start more day care centres to help women continue their jobs. The government can also help individuals and organizations start daycare centres by giving tax breaks and other incentives. Policies can also be taken up to encourage large organizations like banks and public limited companies to provide the quality day-care services for their employees, if possible.

7. CONCLUSION AND RECOMMENDATIONS

As job opportunities are increasing for the women due to the increased literacy rate, the focus now turns to the retention of the talented female workforce. As various socio-economic obstacles prevent the women from continuing their jobs, it is essential to support them on both macro and micro levels. Social obstacles like expectation regarding child rearing and household work, and economic obstacles like salary discrimination and glass ceiling are hampering the work life of these women. It is obviously important to retain high performing and talented female employees if we want to be competitive in the local and international business arena.

This study looked at various social and economic factors which are causing the female employees to discontinue their jobs. It is found that age, nature of job, marital status, hours spent doing household work, bullying behaviour by boss or colleagues, lack of day care facility are the variables which are significantly affecting job continuation decision of the female employees. It is found that the younger women are struggling to continue their jobs. The women in private sectors are more likely to quit than the women in public sector. The unmarried women are better able to continue their jobs than the married ones. Longer hours spent working in the household are related to discontinuing the job. Finally, it is found that bullying behaviour in workplace and lack of day care facilities are also causing the women to discontinue their jobs.

As women constitute half of our population, their welfare will contribute greatly to the welfare of the whole society. It is important for Bangladeshi workplaces to fully empower and utilize the female workforce and to prevent job discontinuation among them. The policy actions need to be taken to make the workplaces more

conducive to the working women. The legal rights of women need to be ensured and discriminatory actions against women need to be punished and discouraged. Finally, the government and the social workers need to drive a societal change to make sure our attitudes and workplaces are continuously evolving to accommodate the needs of women in the workforce.

In line with the findings, some measures are recommended by this study. As the younger women are seen to be struggling to continue their jobs than the older ones, mentorship and networking opportunities can be provided to those who are younger. The government, the social workers, and other organization may also target policy and advertisement to young professional female so that they can stay employed until they grow older. The government can take steps to better accommodate career breaks for women and to help them rejoin the workforce after childbirth or other critical life events.

Due leaves should be ensured for the female employees. The government can also raise awareness about societal expectations on the married women to ease their burden. The government should take up programs to drive social change towards a balanced household where women do not have to bear very heavy workload at both home and office. The policies and protective mechanisms should also be there to help the women report bullying behaviour. Business organizations need to create safer environments to retain their top performing female employees. The government can also help individuals and organizations who are starting daycare centres by giving tax breaks and other incentives. The policies can also be taken up to encourage large organizations like banks and public limited companies to provide quality daycare services for their employees.

8. LIMITATIONS AND SCOPE FOR FURTHER STUDY

This study may have some limitations and, therefore, there are still scope for further studies. Future researches may attempt to overcome several limitations of this study. Only observable variables were used in this study, future studies may attempt to include latent variables as well. Psychological analysis of the respondents may be included in future research models to improve explanatory power. This is because the psychology of the respondents determines how much or in which way the real-world variable will impact respondent behaviour. Despite the best attempts, this study may have omitted some socioeconomic variables in

its model. Future studies may attempt to find out other socio-economic variables which may have an effect on the job continuation of the female employees.

The design of this study was cross sectional in nature. Future studies may include longitudinal or panel data from the sample for better analysis. Convenience sampling was used in this study. Future studies may implement systematic or random sampling for a representative sample. A larger sample size may be used for better analysis in future studies as well. Finally, comparative analysis of circumstances and job continuation decision of the female employees from various sectors can also be undertaken.

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