

# Coping Strategies Used by Tax-paying Male Bankers During COVID-19 Induced Lockdown-A Bangladeshi and Pakistani Perspective

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## Abstract

The main way to deal with COVID-19 is social distancing. As a result, the governments of different countries imposed lockdowns. Bangladesh Government directed shutdown of offices and public transport on 26th March, 2020 opening everything on limited scale from 31st May, 2020. Pakistan government ordered lockdown in the middle of March, 2020 easing to restore economic activities on 10th August 2020. The current cross-sectional study aims to look at how and what type of coping strategies were taken by tax-paying male bankers in patriarchal countries of Bangladesh and Pakistan when they were faced with lockdown at home due to COVID-19 with data collected by Coping Strategy Indicator. The men were seen to have more emotion based coping due to a different sort of exposure which is unlike of men. This is the first study to assess the effect of lockdown of COVID-19 on coping of highly paid tax-paying bankers in Bangladesh and Pakistan.

**Keywords:** COVID-19, tax-paying men, coping, lockdown.

## Introduction

Many unexplained cases of pneumonia were reported in Wuhan, Hubei Province, China on the month of December, 2019. The causative agent was found to be a novel corona virus (2019-nCoV) causing COVID-19, the name given by WHO.<sup>1</sup> The main way the disease can be dealt with is social distancing. As a result, the governments of different countries imposed lockdowns.<sup>2</sup> Bangladesh registered the first case on 8th March, 2020 and the Government directed shutdown of offices and public transport on 26th March, 2020 opening everything on limited scale from 31st May, 2020.<sup>3</sup> Pakistan government closed all schools, banned public gatherings and transport links, locked the national economy, sealed land borders and limited international flights in the middle of March, 2020. Restrictions on certain sectors have since been gradually eased to restore economic activities on 10<sup>th</sup> August 2020.<sup>4</sup>

According to the Cambridge dictionary, in a patriarchal society, men hold the primary power. The man is responsible for bringing up and rearing the family. This gender is considered stronger than women. This society is very prevalent in Bangladesh and Pakistan.<sup>5</sup>

As of 2019, according to Bangladesh Bank, the central bank of Bangladesh, only 18 percent of individuals working in banks were women. The rest 82 percent are all men.<sup>6</sup> When the lockdown was imposed due to COVID-19, the all the bankers had to adapt to working from home. Another study stated how much stress bankers face at work in a developing country like Bangladesh. The study stated that around 19 per cent of the bankers suffer from dangerous level of stress while the stress for 35 per cent is severe, 33 per cent moderate and 12 per cent fairly low amount of stress.<sup>7</sup> When working from homes, this stress had to be balanced with work-life balance. Tabassum et al in their study found that male bankers are more leaned towards work compared to females as females have to give more time at home due to dual gender roles.<sup>8</sup> The lockdown in COVID-19 caused a peculiar unbalance to this situation as males now had to take part in more house-work.

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A Pakistani study on the other hand stated that male bankers were happier at work because due to gender roles, they are believed to be more satisfied at work, thus a new dimension could be seen regarding these male bankers as well due to the COVID-19 induced lockdown. The study revealed that the relationship between Job Satisfaction (JS) and Gender shown that; male bankers are more satisfied and can work properly, efficiently and effectively in different Organizational Climate as compared to female bankers at workplace management. The reasons found were males are more dedicated to their work, work effectively and efficiently, can manage their tasks well with higher level of confidence, they are risk takers than risk averse, responsibilities oriented, targets oriented, more decisive and less emotional than females.<sup>9</sup> The findings prompted the conducting of the current study to see how the male bankers coped when the problem type is different.

It was foreseen that the outbreak of COVID-19 will cause the public psychological reactions such as tension, anxiety, stress and which can lead to various different and changes in coping strategies.<sup>10</sup> The current study aims to look at how and what type of coping strategies were taken by tax-paying male bankers in patriarchal countries of Bangladesh and Pakistan when they were faced with lockdown at home due to COVID-19 outbreak in these two countries.

### Method

The study conducted is cross-sectional. The validated Coping Strategy Indicator was used to collect data through online survey among random male bankers in Bangladesh and Pakistan. The data was collected from 18th to 30th May 2020. A consent form preceded the questionnaire stating that no name or e-mail address was required as the identity of the individuals were not

required to be known.

The study was conducted during the COVID-19 lock-down period involving the two different countries. Thus, institutional review board permission was not feasible in countries like Bangladesh and Pakistan as all boards were closed. Notably, we firmly believe ethical approval would be an ideal step to follow. However, there was a strong possibility that this study would not be conducted during this emergency period if we tried to get ethical approval. During the emergency period of this COVID-19 the ethical clearance is a challenging issue and could be modified. We felt as researchers to address the social issue that is affecting each and everyone in the society-both males and females. Confidentiality of participants have been maintained, the rights of participants to drop out from the survey any time they wish, informed consent that no harm to them would occur were all ensured.

Data cleaning was done by one of the investigators and it was cross-checked by a second investigator. Data analysis was carried out using IBM SPSS version 26.

### Results

A total of 166 responses were analyzed from the respondents of the two countries (Bangladesh and Pakistan). The background characteristics of the study population are shown in Table 1. Most of the respondents were in the age range of 35-45 years, married, with more than three family members staying with them, with earning member staying with them, and highest level education being a postgraduate degree. 76.54% were now participating in household work after the lockdown was imposed. Men with children and more earning members other than themselves are at higher odds to cope emotionally.

**Table 1**

Variables	Frequency	Percentage
<b>Age Bracket</b>		
Up to 25 years	12	7.23
More than 25 years and up to 35 years	56	33.73
More than 35 years and up to 45 years	78	46.99
More than 45 years and up to 55 years	18	10.84
More than 55 years	2	1.20
	166	100

Variables	Frequency	Percentage
<b>Marital Status</b>		
Single with no partner	28	16.87
Single with partnet	4	2.41
Married	130	78.31
Divorced	4	2.41
	166	100
<b>Number of Children</b>		
0	56	33.73
1	40	24.10
2	54	32.53
>2	16	9.64
	166	100
<b>Number of Family Members Staying with You</b>		
1	4	2.41
2	8	4.82
3	34	20.48
>3	120	72.29
	166	100
<b>Number of Earning Family Members Staying with You</b>		
1	70	42.17
2	66	39.76
3	16	9.64
>3	14	8.43
	166	100
<b>Highest Educational Level</b>		
H.Sc.	2	1.20
Bachelors	26	15.66
Post Graduate	138	83.13
	166	100
<b>Salary Brackets of Respondents (Bangladesh)</b>		
BDT 250,001 - BDT 650,000	14	13.46
BDT 650,001 - BDT 1,150,000	10	9.62
BDT 1,150,001 - BDT 1,750,000	42	40.38
BDT 1,750,001 - BDT 4,750,000	28	26.92
Above BDT 4,750,000	10	9.62
	104	100.00
<b>Salary Brackets of Respondents (Pakistan)</b>		
Rs 300000 - Rs 600000	18	32.14
Rs 600001 - Rs 900000	10	17.86
Rs 900001 - Rs 1200000	0	0.00
Rs 1200001 - Rs 1500000	12	21.43
Above Rs 1500000	16	28.57
	56	100.00

Variables	Frequency	Percentage
<b>Weekly Hours of Household Work</b>		
0 to 20 hours	124	76.54
More than 20 hours upto 40 hours	30	18.52
More than 40 hours upto 60 hours	4	2.47
More than 60 hours upto 80 hours	2	1.23
More than 80 hours upto 100 hours	0	0.00
More than 100 hours upto 120 hours	0	0.00
More than 120 hours upto 140 hours	2	1.23
	162	100
<b>Weekly Hours of Work from Home</b>		
0 to 20 hours	86	53.75
More than 20 hours upto 40 hours	44	27.50
More than 40 hours upto 60 hours	28	17.50
More than 60 hours upto 80 hours	0	0.00
More than 80 hours upto 100 hours	2	1.25
	160	100

Respondent's coping related statistics are presented in Table 2. The values of Problem-Focused Coping (PFC), Emotion-Focused Coping (EFC) and the Measuring Coping Response (MCR) have been calculated by using the Carver's Cope Inventory Scale (Carver, 1989)<sup>11</sup>. According to this concept, the responses to the questions from the participants were segregated into the above three measures. For each question, a scale of 1-4 was used where 1 stands for 'I usually don't do this at all', 2 for 'I usually do this a little bit', 3 for 'I usually do this a medium amount' and 4 for 'I usually do this a lot'. The average score was calculated for each respondent for each category i.e. PFC, EFC and MCR. Based on

the socio-demographic characteristics of the participants the above three coping measures were measured. There has been an almost equal measurement for both problem focused coping and emotion focused coping. Men with higher number of family members have higher emotion focused coping. Higher educated men also have higher emotion focused coping. More the earning members more the decision makers so it becomes difficult to cope if the member becomes more than 3. Higher the number of hours spent in household work, better the coping up to a certain level. Higher the number of hours spent in work from home, more or less higher is the Problem Focused Coping.

**Table 2**

Marital Status	PFC	EFC	MCR
Divorced	2.25	2.35	1.81
Married	2.56	2.60	2.09
Single, with a partner	2.10	2.75	2.08
Single, with no partner	2.58	2.48	2.18
Overall	2.54	2.58	2.10
Age Bracket	PFC	EFC	MCR
Up to 25 years	2.27	2.13	1.76
More that 25 years and up to 35 years	2.61	2.66	2.35
More than 35 years and up to 45 years	2.54	2.58	2.01

<b>Marital Status</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
More than 45 years and up to 55 years	2.50	2.50	2.07
More than 55 years	2.90	3.50	1.17
Overall	2.54	2.58	2.10
<b>No. of Children</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
0.00	2.54	2.52	2.26
1.00	2.49	2.57	2.02
2.00	2.54	2.60	1.94
>2	2.74	2.74	2.47
Overall	2.54	2.58	2.10
<b>No. of Family Members</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
1.00	1.80	2.00	1.53
2.00	2.73	2.43	2.19
3.00	2.49	2.56	2.01
>3	2.57	2.61	2.14
Overall	2.54	2.58	2.10
<b>No. of Earning Family Members</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
1.00	2.42	2.49	1.87
2.00	2.58	2.51	2.14
3.00	2.81	3.00	2.40
>3	2.69	2.84	2.75
Overall	2.54	2.58	2.10
<b>Education Level</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
H.Sc.	2.00	1.80	1.17
Bachelors	2.33	2.28	1.87
Post Graduate	2.59	2.64	2.16
Overall	2.54	2.58	2.10
<b>Hours Spent in Household Work</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
0 to 20 hours	2.51	2.62	2.15
More than 20 hours upto 40 hours	2.49	2.56	1.93
More than 40 hours upto 60 hours	2.62	2.49	2.12
More than 60 hours	2.70	1.60	2.17
Overall	2.54	2.58	2.10
<b>Work from Home</b>	<b>PFC</b>	<b>EFC</b>	<b>MCR</b>
0 to 20 hours	2.51	2.62	2.15
More than 20 hours upto 40 hours	2.49	2.56	1.93
More than 40 hours upto 60 hours	2.62	2.49	2.12
More than 60 hours	2.70	1.60	2.17
Overall	2.54	2.58	2.10

With the outcome measure in this higher strata workforce was taken as learning to live with the situation (a component of emotion-focused coping) of COVID-19, the R values in Table 3 has been generated when regression analysis was run. The higher values

show that irrespective of number of earning members, total number of family members, number of children, marital status or age, they have learned to live with COVID-19.

**Table 3**

Regression Analysis against Coping Strategy					
	No. of earning family members	No. of Total Family Members	No. of children	Marital Status	Age
Multiple R	0.8782	0.9235	0.7663	0.9514	0.9471
R Square	0.7712	0.8528	0.5872	0.9051	0.8970
Adjusted R Square	0.7651	0.8467	0.5811	0.8990	0.8909

**Table 4**

Univariate regression of socio-economic factors of tax-paying to outcome measure of coping with COVID-19			
	OR	CI	p-value
Age	0.275	0.66-0.75	0
Number of children	5.875	1.32-1.72	0
Marital status	0.343	0.76-0.84	0
Earning family members	1.542	1.28-1.515	0

When the men are at a higher age range of >45, they are at lower odds of just 0.275 to emotional based coping. When the men have children, they are almost 6 odds of having emotional based coping. When these men have more earning members in their family, other than only themselves, they are more at odds to emotional based coping. Married men were at 0.3 odds to emotion-based coping.

## Discussion

The current study was aimed to see the effects of lockdown of COVID-19 on the coping of the tax-paying male bankers from Bangladesh and Pakistan. The participants of this study have at least taxable income for a male in both countries at it co-relates with their high education.

Literature review shows that there are two types of coping strategies - problem-focused and emotion-focused coping.<sup>12</sup> Problem-focused coping, including planning and active coping, has been defined as behavioral and cognitive efforts to alter or eliminate a stressor. On the other hand, emotion-focused coping, which is generally considered to be less effective than

problem-focused coping, is aimed at changing emotional responses to the stressor. Examples of emotion-focused coping include venting, positive reappraisal, rumination, and self-blame. Though emotion-focused coping is often described as less effective than problem-focused coping, under certain circumstances, emotion-focused coping may be more productive than active coping responses (e.g., when a stressor cannot be changed). One example of an adaptive emotion-focused self-regulatory strategy is positive reappraisal, which is associated with lower levels of negative affect.<sup>13</sup>

Quite a few studies have shown that women tend to use coping strategies that are aimed at changing their emotional responses to a stressful situation, whereas men use more problem-focused or instrumental method of handling stressful experiences.<sup>13</sup> Our study shows that these high paid working males resorted to emotion based coping due to a different sort of exposure of lockdown induced due to COVID-19. The finding maybe due to confinement with other half and other family members for a long period of time. They also had to participate in more household work and take part in more feminine activities like cooking, washing, looking after children

to ease load on their other halves. It should be noted that most of these households have part-time domestic helps who had to be released from their duties due to the social distancing required combatting COVID-19.

Another similar study found that emotional bonding increased in lockdown due to improvement of sex life and spending more time with family.<sup>14</sup>

## Conclusion

The major strength of this study is the sample from two similar patriarchal South Asian countries. For the future reference, this study can serve as a foundation of the research base in the area of men's health. This study could further be strengthened if more data could be collected, but was not possible due to the type of the situation.

This is the first study to assess the effect of lockdown of COVID-19 on coping of highly paid tax-paying bankers, one of the highest socio-economic classes in the societies of South Asia involving the respondents of two countries- Bangladesh and Pakistan which revealed lockdown substantially influenced the coping strategies of men given the different sort of exposure due to COVID-19.

## Author Statement:

**Ethical Approval:** The study was conducted during the COVID-19 lock-down period involving the two different countries.

Thus, institutional review board permission was not feasible in countries like Bangladesh and Pakistan as all boards were closed. Notably, we firmly believe ethical approval would be an ideal step to follow. However, there was a strong possibility that this study would not be conducted during this emergency period if we tried to get ethical approval. During the emergency period of this COVID19 the ethical clearance is a challenging issue and could be modified. We felt as researchers to address the social issue that is affecting each and everyone in the society-both males and females. Confidentiality of participants have been maintained, the rights of participants to drop out from the survey any time they wish, informed consent that no harm to them would occur were all ensured.

**Funding and competing interests:** No funding.

None declared. We declare no competing interests.

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