

Analysis of Work Family Conflict Dynamics with Reference to Women Managers in Banking Sector

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Abstract:

Human resource is the decisive factor in the development of any organization, especially service sector. Work and family domain are an increasing popular topic in the organizations and an area of concerns for human resource professionals. For many men and women today, parenthood is combined with full time paid work. The present research was to assess the work family conflict of women managers in banking industry in Thrissur district of Kerala. Even though there are various antecedents that influence the work and family conflict, this research focus on the antecedents that particularly influence the women managers in banking sector in Thrissur district. The study has highlighted that managers especially women in banking sector are having more work to family conflict than family to work conflict. The main sources of conflict in work antecedents are work involvement and work demand and in family antecedent is family demand. So, the bank management needs to be more conscious in updating their current work family balance programs.

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1. Introduction

Work and family domain is an increasing popular topic in the organizations and an area of concern for both the employees and human resource professionals. Work Family conflict is a form of inter-role conflict in which the role pressures from the family and work domains are mutually in compliance in some respect. The work-family conflict occurs when: (a) time dedicated to the requirements of one role makes it difficult to fulfil necessities of another; (b) strain from participation in one role makes it difficult to fulfil necessities of another; and (c) some behaviours required by one role make it difficult to fulfil the requirements of another. (Greenhaus & Beutall, 1985ⁱ). It is

explained that each of these three forms of work-family conflict has two directions: (a) conflict due to work interfering with family (Work to family conflict) and (b) conflict due to family interfering with work (Family to Work Conflict). Work family conflict is a multidimensional approach with aspects of work to family interference and family to work interference. Work to family conflict and family to work conflict have unique relationship with work and family antecedents and outcomes. Indian banks are adapting to the changing market scenario and the Government focuses on shaping the future growth of banking sector. The banks are planning future strategies in accordance to the competition and changing customer preference.

The Reserve Bank of India (RBI) has guided for the growth of banks with the policies of gradual liberalization and benchmarking the domestic system with the best in the world, even if it appeared conservative at times (Surlyamurthi, Karthik. and Mahalakshmi, 2011ⁱⁱ).

Kerala has traditionally been a well -banked region. The Chief Minister of Kerala, Mr.Oommen Chandy declared Kerala as the first 'total banking state' in India, facilitating total Financial Inclusion Plan (FIP) for implementing banking facility to all families (The Indian Express, Oct 01, 2011ⁱⁱⁱ). In 2004, Kerala accounted for 5.1 percent of the total number of commercial bank branches in India, with 11,000 persons served per bank, as against 16,000 persons at all -India level (Nair, 2008). All together the state has fifty-three Scheduled Commercial Banks. According to Basic Statistical Returns of Scheduled Commercial Banks, 2010 there were 4390 Scheduled Commercial Bank offices in Kerala. The State Bank of Travancore (SBT) is having the largest number with 608 offices. Next to SBT, is Federal Bank (FB) with 440 offices and then State Bank of India with 368 offices in Kerala. There are 46,129 employees working in the Scheduled Commercial Banks in Kerala.

Even though men and women face work- family role conflict, women are experiencing more conflict when compared to the men. Although women and men are face stressors, women are facing unique stressors. Previous researchers have reported that women tend to report high level of psychological distress than men (Gyllensten & Palmer, 2005^{iv}).

The women participation rate in banking sector in Kerala is showing an increasing rate from 2001 to 2010 that is from 12.15 % to 21.40 %. While the participation of women in the banking is on the rise, their involvement at the managerial level is very limited. The main obstacle for the entry of the women in managerial level is their dual role. The

women are obliged to play different the roles of mother, wife, daughter, daughters-in-law, her family, at the same time she must manage the duties and responsibilities in the office. This creates difficulty in her work and family life.

1. Objectivities of the study

The following are the objectives of the study.

1. To assess the work family conflicts of women managers in banking sector.
2. To bring out the impact of work antecedents and family antecedents on job satisfaction, family satisfaction and life satisfaction.
3. To suggest practical remedies for managing work family conflicts of women managers in banking sector

3. Literature Review

According to Camerson, Loudoun and Peetz (2007^v) work family conflict is one of the most main social problems faced by the developed economics. Balancing of work and family is a potential source of stress. Carmen and Margaret (2001^{vi}) point out that demands from dual roles had a significant influence on Family Interference Work (FIW) conflict. Women experience higher work family conflict when compared to men. The survey was conducted among 900 employees and Allan et al., (2007^{vii}) analyzed that high-demand job with low employee control, low support from management and high workload stress can result in low-quality family interactions.

Adebayo (2006^{viii}) examines the relationship among non-traditional students with respect to perceived workload and social support from supervisors and co-workers and it were found to be significant predictors of work-school conflict. The study of Loader, (2005^{ix}) reveals that women administrators can tackle multiple and competing

roles which is proved to be conflicting across generations than their older counterparts. Cinamon, Weisel and tzuk (2003^x) acknowledged that high levels of work to family conflict experienced by spouse will influence work family conflict of other spouse. In the study Christines and tang (2004^{xi}) found that fathers, more than mothers reported conflicting pressures between work and family life.

According to (Granleese 2004^{xii}) banking seems to be the career where women can reach up to top management, but they are still pressurized by conflicting demands of home and family, career and work demands. This prevents them from progressing to senior management

4. Methodology

Descriptive as well as evaluative research types were used in this study. For the study, data were collected based on the questions which designed to find the facts on work family conflict of women managers in banks in Thrissur district. This study included surveys and fact finding enquires to understand the relation of variables that influences work and family conflict of women managers in banking sector. The study was carried out as an evaluative research. The opinions from various segments of managers viz. managers from State Bank of India and its associates, public sector banks, private sector banks, regional rural banks and from managers or assistant managers, married or unmarried, separated or widowed, youth or aged etc. were collected. The purpose was to compare and evaluative to what extend work family conflict, or its factors influence the life of women managers.

The researcher has applied questionnaire as the research instrument for collecting the primary data. The structured questionnaire was constructed based on the reviewed research articles which were the major source of secondary data. To identify the work family role conflict of women managers in banks, the questionnaire consists of various dimensions taken

for the study which includes the following, a) Work antecedents b) Family antecedents c) Work family conflict d) Work outcomes and Family outcomes.

The pilot study helped to confirm the reliability of the data derived using a specific questionnaire. A major factor to be considered in an empirical study was quality of the respondents. In connection with the discussions conducted with the human resource department of three banks, that is Public Sector Bank, Private Sector Bank and Regional Rural Banks were taken for the study. The respondents were selected for testing the reliability. A sample of 40 respondents comprising of women managers and assistant managers were collected from these banks in Thrissur District. They were used for further analysis of instrument.

The reliability of the items comprising each dimension was examined using Cronbach'alpha. On the basis of responses obtained during the pilot study certain questions with low reliability was removed.

After analyzing the reliability, validation of questionnaire needs to be considered. In order to validate the questionnaire Delphi method was conducted. The opinion of human resource experts from the academics and the industry were collected. On the basis of discussions with human resource experts, certain questions were omitted from the questionnaire.

The women managers and assistant managers working in banking sector in Thrissur District were selected for this research. The banks were selected from Public Sector Banks, Private Sector Banks, and Regional Rural Banks which is coming under the Scheduled Commercial Banks under Reverse Bank of India. Thrissur district provides a heterogeneous mix of urban and rural population and it has Headquarters of three major banks namely, South Indian Bank, Dhanalaxmi Bank and Catholic Syrian Bank. There were no foreign banks

in Thrissur district. The total of banks branches in Thrissur were 481 branches and three headquarters. From among 481 branches, the branches which are not having at least three respondents are excluded from the study. Thus out of 481 branches four branches were eliminated. Thus the population size of bank branches was 477. The bank branches were selected on the basis of quota sampling. The branches were classified into various quotas in according to the number of branches each bank possess.

It can be inferred from the Table 1, that from the banks with below 10 branches 2 branches were selected. From the banks with 11 to 20, 21 to 30, 31 to 40, 41 to 50, 51 to 60, 61 to 70 branches 4, 6, 8, 10, 12, 14 banks were selected, respectively. The branches of the bank were selected randomly. There by the total bank branches that come under the study are 116 branches. This information were collected through telephonic interview.

Table 1
Distribution of Quotas to Bank Branches

Sl. No:	Quotas of Bank Branches	Number of Bank Branches from each Quotas Selected
1	1 -10	2
2	11-20	4
3	21-30	6
4	31-40	8
5	41-50	10
6	51-60	12
7	61-70	14

The population of the study consisted of all the women managers and assistant managers in scheduled commercial banks located in Thrissur district of Kerala state. The sample size represents

a small unit which represents the characters of the total population. The population size of the women managers in scheduled commercial banks in Thrissur district was 756 (Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2001-2010).

The sample size is calculated on the basis of the formula:
$$n = \frac{Z^2 P(1-P)}{d^2}$$

where n = sample size,

Z = Z statistic for a level of confidence usually Z is taken as 1.96,

P = expected proportion which is 0.3

and d = precision which is taken as 0.05

Among the total bank managers in Kerala about 30 % were women managers. Hence P is taken as 0.3. The sample size drawn from the population is 323 women managers which were derived using descriptive statistics method. However two of the schedules were not complete and schedules that found incomplete were avoided and thus the remaining sample of 321 becomes the sample size of the study. Two-stage sampling method has been adopted to select the women managers. The banks were selected on the basis of quota sampling and the name list of women managers was collected and women managers' data were pooled. Using simple random sampling 323 women managers were selected, the method applied was computerized randomization. Based on the sampling design a total of 323 respondents were selected for the study, and out of which 321 were responded.

To accomplish the primary and secondary objectives of the study, the researcher had to depend on both the primary and secondary data. Based on sampling design, the primary data were collected from the women managers and assistant managers working in scheduled commercial banks located in Thrissur district. The tool for collecting the primary data was questionnaire. Data was collected from 321

respondents of which 119 were women managers and 202 were women assistant managers from the banking industry.

The secondary data were acquired from official websites of Reserve Bank of India, Ministry of Women and Children Development, Government of India, Kerala Development Report, Planning Commission, Indian banks association and the journals like Academy of Management Review, Journal of vocational behavior etc.

5. Data Analysis

The data that were collected from the respondents through the questionnaire were classified and tabulated to facilities the application of statistical tools. Here, the data that were collected was fed into Statistical packages for Social Science (SPSS), popularly used for statistical software for social research analysis. Care was taken while entering the data with respect to the reverse keyed items. The database structure was developed by clearly specifying all the values, labels and scales of the research indicators.

Assessment of Work and Family Conflict of Women Managers in Banks

Descriptive statics were used for assessing the work family conflict. A composite score for all the factors were made by adding the scores of all statements related to each factors. For each statement a score of 1, 2, 3, 4 and 5 for the response strongly disagree, disagree, no opinion, agree and strongly agree were affixed, and the scores remain in the same order if the statement is positive to the factor and in the reverse order if the statement is negative to the factor. Mean and standard deviation is worked out for each score.

For assessing the level of conflict, separately for two variables of the study, viz., family to work conflict and work to family conflict the measurement of conflict level and outcome may be in three different ranges viz., low (4-8 responses),

medium (9-14 responses) and (15-20 responses) separately.

Table 2
Classification based on Level of Conflict in Two Categories of Variables

Variables	Minimum expected	Mean	Low	Medium	High
<i>Family to work conflict</i>	4	20	4-8	9-14	15-20
<i>Work to family conflict</i>	3	15	3-6	7-10	11-15

Based on the above classification, the entire respondents in the sample were classified based to family to work conflict and work to family conflict and are given in Table 2 and Table 3.

Table 3 : Classification based on the level of family to work conflict

Level of Family to Work Conflict	Frequency	Percent
Low	189	
Moderate	81	25.2
High	51	15.9
Total	321	100.0

The above table illustrates that 58% of the respondents have low level of conflict; 25% of respondents have moderate level of family to work conflict while 15% of respondents have high level of conflict. This indicates that more than 41% of the respondents have either average level or high level of conflict to work due to family. This may be due to changes in the food habits, lifestyle of the people and also the housework is more

flexible, respondents have more control on their houses and their families. Since 87% of the respondents were having nuclear family, the family responsibilities may be less on one hand, but on the other hand family security, caring of children, maintaining house and managing the family becomes add on responsibilities. One point to analyze was that 88% of the women managers are not having dependents.

Table 4: Classification based on the Level of Work to Family Conflict

Level of Work to Family Conflict	Frequency	Percent
Low	74	23.1
Moderate	203	63.2
High	44	13.7
Total	321	100.0

The above table shows that 23% of the respondents have low level of conflict; 63% of respondents have moderate level of work to family conflict while 13% of respondents have high level of conflict. From this it is evident that about three fourth of the respondents (77%) have average or high level of family conflict due to work. The average or high level of work family conflict for women managers was mainly due to changes in the job nature of the banks. Increased competition in banking sector due to global standards has resulted in increase in work demand.

Analyzing the Influence of Work Family Conflict on Work Outcomes, Family Outcomes and Life Satisfaction.

The construct work outcomes include job satisfaction and intention to quit while family outcome includes the family satisfaction. Life satisfaction consists of both satisfaction from family domain and work domain.

H₀: Work outcome, family outcome and life satisfaction have no significant influence on work family conflict.

H₁: Work outcome, family outcome and life satisfaction have significant influence on work family conflict.

Table 5: Correlation of Conflict with Work Outcomes, Family Outcome and Life Satisfaction

Parameters	Family to Work Conflict	Work to Family Conflict
Job satisfaction	-0.415**	-0.373**
Turn over intentions	-0.078ns	0.080ns
Family satisfaction	-0.337**	-0.298**
Life satisfaction	-0.454**	-0.406**

ns -non significant at 0.05 levels;
** significant at 0.01 levels

Table 5 illustrates that the relation of conflict with job satisfaction, family satisfaction, life satisfaction and turnover intentions. It was further inferred that job satisfaction, family satisfaction and life satisfaction is negatively related to work to family conflict and family to work conflict. The relation of job turnover intentions with work family conflict was not significant. Thus it was concluded that as work family conflict increases job satisfaction along with family satisfaction and life satisfaction decreases. While job turnover intention was not related to these conflicts, this may be due to the feminine character of seeking satisfaction and operating in comfort zone by continuing in the same job for long period.

H₀: There exists no significant relation between family outcome, work outcome and life outcome

H₁: There exists significant relation between family outcome, work outcome and life outcome

Table 6: Interrelation between Job Satisfaction, Family Satisfaction and Life Satisfaction

Parameters	Job Satisfaction	Family Satisfaction
Job satisfaction		
Family satisfaction	0.404**	
Life satisfaction	0.908**	0.750**

Results given in the above table indicated that there was significant correlation between job satisfaction, family satisfaction and life satisfaction. Magnitude of correlation is higher in the case of correlation between job satisfaction and life satisfaction, which indicates that in the life satisfaction as well as job satisfaction have more influence compared to family satisfaction.

J.S. Model showing Various Relationships of Work Family Conflict Variables

S. Model (Figure 1) advocated that among the factors of family antecedents, family support and parental interaction were negatively correlated, both to family to work conflict and work to family conflict. Family demands and family involvement has a positive influence on both the family to work conflict and work to family conflict. Similarly among the work to family conflict negative correlation of co-worker support told that as the co-worker support increases conflict decreases. However, supervisory support has significant negative influence on work to family conflict whereas no correlation was found with family to work conflict. Work to family conflict and family to work conflict were positively correlated indicating that as one increases the other also

increases. In addition, it was also observed that work family conflict has a negative influence on family satisfaction, job satisfaction and thereby life satisfaction.

Figure 1 : Application of J.S. Model showing Various Relationships of Variables.



6. Findings and Suggestions

The present research has proved that more than 42% of the respondents have either average level or high level of conflict to work due to family and three fourth of the respondents that is 77% have average or high level of family conflict due to work. The average or high level of work family conflict for women managers was mainly due to changes in the job nature of the banks. Increased competition in banking sector due to the entry of foreign banks has resulted in increase in work demand. Job satisfaction, family satisfaction and life satisfaction was negatively related to work to family conflict and family to work conflict. This shows that as the conflict increases they become less satisfied in job, family and life. The relation of job turnover intentions with work family conflict was found not significant. This showed that the turn over intention

was not influenced by the conflict in the family and work. So, this may be due to the feminine character of sticking to the one job itself and also due to more family commitment. Correlation between job satisfaction and life satisfaction was higher than family satisfaction indicating that in the life satisfaction, job satisfaction has more influence compared to family satisfaction. The family satisfaction, job satisfaction and life satisfaction was negatively related to work to family conflict and family to work conflict. The relation of job turnover intentions with work family conflict was not significant.

The women managers ranked for the flexible work options as the approach to reduce work family conflict. On the other hand, assistant managers ranked for increasing the accountability of the managers to proper implementation of work family balance strategies. Three Suggestions from the part of researcher derived from the study. (a) The bank management should focus on bringing more management development programs for assistant women managers periodically for improving the managerial competencies. (b) They should specifically concentrate on time management strategies, prioritization of work, goal setting strategies to reduce work demand. (c) The training should also give attention to improve leadership skills to that would enable them to adopt leadership styles according to the subordinates, situation and gender.

In the mist of heavy work involvement and work demand, care and concern should be taken by top management to implement the strategies like Life Works Employee Assistance Strategies to get confidential support for challenging issues such as parenting, family life issues, issues related to caregiver and community support, meet with a trained professional who can assess conditions and provide guidance for the elder care, support and coordination, nursing new mother's through educational resources about new born babies care

and precautions, short time leaves and regular check up options for pregnant ladies can also be considered and finally marriage counselling for young women can also be thought about.

7. Contribution to the Society

Work-family conflict is a form of inter-role conflict due to the incompatibility of time slots allowed to family and professional responsibilities, the sum of efforts which the individual must provide in the field of job and in the field of family and finally, the incompatibility of behaviours which the individual must adopt in both spheres. Work family conflict is one of the greatest challenges faced by the individual, organizations and society. Banking sector in India is going through the tremendous change mainly due to the liberalization, increase in competition with the entry of the foreign banks and economic reforms that allowed exploring the new business opportunities rather than generating revenues from conventional streams. Under this circumstance, it is necessary to bring attention of the bank management on the antecedents and outcome of conflict between work and family domain of women managers in banking sector. This research would help the bank management in understanding the antecedents and the outcomes of work family conflict of women managers and also suggested strategies preferred by the respondents, so that management can implement necessary steps that will help them to attain balance in work and family domain. This would help the banking industry to take necessary steps that helps to improve the performance of the women managers. Indian culture is strongly based on the family structure. Although there is influence of western culture in our society, it is necessary to protect our traditional heritage of our country.

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