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Work-Family Conflict and General Wellbeing of Working Mothers in the Banking Sector

By

OBIAGELI OMEJE, Ph.D.

*Department of Psychology,
Enugu State University of Science and Technology,
Enugu.*

Abstract

The study investigated the relationship between work-family conflict and general wellbeing of working mothers in the bank. Using criterion sampling technique, 33 mothers working in banks in Enugu metropolis of Enugu State were drawn to participate in the study. Okonkwo (2009) work-family conflict interference subscale and Goldberg (1978) general health questionnaire were administered individually to the participants. A correlational design and statistics were used for data collection and analysis to test the hypothesis which stated that there would be a significant positive relationship between work-family conflict and general wellbeing of working mothers in the banking sector. Result showed non-significant relationship between work-family conflict and general wellbeing of working mothers in the banking sector. ($r = 0.319$, $r^2 = 0.102$ $P > 0.05$). it was suggested that other variables capable of influencing general wellbeing should be studied since no relationship was established between the two variables. Since work-family conflict does not interfere with general wellbeing of mothers, women should take up jobs in the banks.

Human beings are social animals hence they are involved in different interpersonal relationships. One of such relationships is marriage. Marriage is one of the developmental tasks to be accomplished by any well-adjusted adult in every culture except for religious reasons. It is the union of male and female who have consented to live together as husband and wife most times for the purpose of procreation indirectly perpetuating the society. At a certain age, it is expected that a man (woman also) should leave his parents and get united with a woman (or man) of his/her choice. These two consenting adults come together with differences in background notwithstanding, to

establish a family. The family is the basic unit of the society and has many functions to perform. Such functions include socialization of children, economic cooperation, care, supervision, monitoring and interaction, legitimizing sexual relations; reproduction; provision of status (social-familial attributes such as socioeconomic status, ascribed birth order and achievement-based on individual effort; and affection, emotional support and companionship (Schiamberg 1983).

To accomplish these goals, division of labour becomes imperative. Traditionally, responsibilities were delegated to the people who volunteered to form a union and establish their family. These people are the male (father) and the female (mother). While the male is charged with the responsibilities of providing all the resources necessary for the family upkeep and fulfillment of other responsibilities, the females are charged with the responsibilities of socialization, caring, monitoring and emotional support and companionship. Since men are charged with economic responsibilities they are expected to work outside the family in order to accumulate funds. To do this, they are expected to go into the world of paid employment. Women on the other hand, were expected to function within the family to take care of the psychological, physical, moral, social and emotional needs of the family members.

The women nurture and manage the resources provided by their husbands. They were referred to as 'oriaku' (wealth consumer) or Odozi-aku (wealth manageress). In recent times, the economic demands of the family have become widened that men's effort to provide for their families has limited impact hence the women are forced into paid labour/employment. Nigerian Federal Office of Statistics (1984), recorded that 48% of Nigerian women participated fully in agricultural production at all levels. Most recently, women engage in policy making and management at all levels of the economy thereby contributing to national development as workers (Onimode 1998). Okiy (2002) observed that women in Nigeria like in other places, have found themselves in various professions such as, medicine, teaching, nursing, banking, ministerial positions and in the legislative houses.

In Nigeria, it is a policy now that 35% of any appointment by government must go to women. Cognizance of the fact that women are at liberty to go into any profession, majority of them are found in human services profession. These professions are characterized by high level of interpersonal transactions and exposure to emotionally demanding situations (Okonkwo 2009). It has been noted that the banking sector appears to be more demanding than other human services professions (Omeje in press). Everyday observation of activities that go on in banks would reveal that workers in the banking sector are overwhelmed with demands from customers and they spend much time in their offices. A female banker who asked for anonymity, in one of the banks in Enugu metropolis remarked thus:

Banking job will take your time, sap your energy and task your emotions as you deal with customers that come with different problems. Most of the time a banker does not leave the office earlier than 6.00p.m and cannot afford not to be in the office before 8.00 a.m. As a banker, you have no time to yourself.

Another banker who also asked for anonymity said: As a banker, you have the resources: salary, allowances and even access to loan for investment but you have no time to spend and enjoy that money. Even when you have to invest, you rely on relations/friends to help you because you don't have the time. In short, bankers are victims of financial extortions by their "businessmen and women who appear as good customers while selling goods to them". Bankers have no opportunity for pricing/bargaining for goods and Services: you pay whatever the prize your customer asks for".

Thus, it would be deduced from the above assertions that banking job is time consuming and energy sapping. This notwithstanding, women still go into the profession and majority end up in the marketing department charged with the responsibility to scout for customers.

However, despite participation of women in paid employment, they are still responsible for nurturing of the family members. Thus the women shoulder dual responsibilities: home maker and breadwinner. This dual responsibilities call for a balance. To strike a balance between work and family responsibilities, women are caught between cross-role demands of family responsibilities and work behaviour expectation. Thus, the cross-role demands seem to result in interference between work and family. This work and family interferences at times result in work-family conflict.

Work-family conflict has been described as a form of conflict in which pressures from work and family are incompatible. Greenhouse & Beutell (1985) see it as a situation in which participation in one role makes it difficult for participation in the other role to take place. Thus, it could be posited that work-family conflict is bidirectional. While work interferes with family roles, family interferes with work roles. In other words, work interferes with family when work schedules make it difficult to attend to family responsibilities like cooking, shopping, attending to children's emotional and psychological needs, washing, attending to social obligations etc. On the other hand, family interferes with work when due to family responsibilities, official deadlines are not met, punctuality is neglected and overall output declines (Omeje in press).

The impact of work on family and vice versa depends on a number of factors namely:

1. Level of involvement in work and family: Wiley (1987) observed that high level of involvement in work is associated with high level of family conflict; This is because, if one is highly involved in work, the tendency is that family responsibilities would be neglected and this would result in conflict.
2. Nature of the job: Whether it is flexible or not. High job flexibility correlates positively with low level of work family conflict (Ngo 1992); if the job is such that some of the duties could be handled at home, then it is likely that the individual could attend to family responsibilities as well as official duties thereby minimizing conflict.
3. Family conditions like number and age of the children, presence or absence of house-helpers and social support network: Presence of these social support networks is associated with low conflict while absence is associated with high conflict. Moreover, the younger the children, the more attention and time required hence the higher the conflict.
4. Psychological identification with work or family. Any domain that gives more meaning and enhances the ego of the women gains more attention than the other.

Work-family conflict is also multidimensional. It is strain-based, time-based and behavior- based (Carlson, Brooklyn Derr & Wadsworth 2003). Strain- based is characterized by the anxiety, tension and depression experienced in one role spilling over to the other role and affects performance of the other role; Time- based occurs when the time spent in one role makes it difficult to participate in the other role and behavior- based occurs when behaviours apposite to one role is incompatible with behavior expectations of the other role.

Looking at the dimensions of work-family conflict and the factors that influence it, it could be asserted that these conditions are present in the banking sector. Banking job is less flexible, time consuming, ego involving, strain-inducing and the behaviours are incompatible with family roles.

Theoretical Frame Work

The nature of man makes it imperative that work and family roles must be fulfilled. The demands of work and family make conflict inevitable. Participation in one role most certainly interferes with participation in the other hence conflict becomes omnipresent. This is because of limited resources in terms of time, energy, money and inability of man to be at different places at the same time. It is impossible that man will be in the work place and at the same time be in the home. Moreover, money and time

are limited that you can hardly have enough to attend to the demands of daily living. These conditions notwithstanding, effort must be made to strike a balance since the two roles are indispensable parts of human existence especially for the female gender.

Models of Work/Family Conflict

There are many theories postulated to explain work-family conflict but for this study, Role-Strain Theory appears most appropriate. The theory postulates that work responsibilities compete with family responsibilities for limited time, physical energy and psychological resources (Greenhaus and Beutell 1985, & Small & Riley 1990). William & Alliger (1994) contend that competition for these limited resources by the work and family responsibilities lead to role strain which results in negative consequences in both work place and the family. The theory contends that long hours of work (like we have in the banks) have negative effects on families and for workers who struggle to strike a balance between work and family demands (Hubbart 1997). Carlson, Kacmer & Williams (2000), noted that work family conflict occurs when the amount of time devoted to one role makes it difficult for the person to participate in another role. For instance, if one devotes long hours at home or work, it is most likely to be impossible for the same person to find enough time for work or family hence conflict becomes inevitable. Gutek, Searle & Kelly (1991) observed that the amount of time devoted to work, contributes to conflict between work and normal life of the individual.

Applying the role-strain theory to work-family conflict among women in the banking sector, attending to family responsibilities (e.g childbearing and socialization, carrying out household chores, attending to the demand from spouse and relations) and work responsibilities (punctualities, deadlines, service delivery) may compete for the limited resources (time, energy and psychological resources). This competition may make it difficult for working mothers in the banks to participate effectively in both work and family hence role-strain would be inevitable.

Since it appears that getting into paid employment and shouldering family responsibilities result in conflict, it would be necessary to investigate the effect on the wellbeing of those women.

Work-Family Conflict and General Wellbeing

General wellbeing refers to the state of being healthy, happy or prosperous; welfare (American Heritage Dictionary 2009). It is a term that indicates the quality of life of individuals as well as the society. General wellbeing is used in a wide range of contexts including fields of international development, healthcare and politics (Wikipedia nd). Specifically, in this study, the focus is on the general health condition of the participants who are working mothers in the banking sector. As the women struggle to strike a balance between work roles and family responsibilities, how healthy are they?

Health has been defined as a “complete state of physical, mental and social wellbeing and not merely the absence of disease or infirmity” (World Health Organization 1948). Thus a healthy person could be seen as one who presents no psycho-physiological symptoms, enjoys cordial interpersonal relationship and is well adjusted to his or her environment. If one is healthy, it is most likely that the person would be strong and capable of dealing with challenging situations effectively and efficiently. Considering the fact that working mothers battle with conflict emanating from the dual responsibilities, could it be deduced that their general wellbeing would be affected?

Studies have been conducted to explore how far work-family conflict influences the general wellbeing of female workers since women are those caught up in the web of work-family conflict. Results have shown that work-family conflict predicts burnout and general wellbeing (Carlson, Kackmar & Williams 2000). This is as a result of inbuilt stress in the work-family conflict/relationship. Sonnantag (2001) found that work interference with family resulted in higher strain. Major, Klein and Erhart (2002) found that work interference with family significantly correlated with depression. Voyandoff (1988) noted that work interference with family influenced a variety of outcomes (e.g depression). Frone Russel & Cooper (1992), contended that work-family conflict is an important source of stress that may influence individual wellbeing. Parasuraman (1996), assessed the relationship, between work time and wellbeing or stress and found that work-family conflict mediated the effect of time on life stress. Stoeava, Chui & Greenhause (2007) found that negative affectivity and burnout are related to the three dimensions of work-family conflict (Time, Strain and Behavior). Allen (2001) linked work interference with family to three categories of outcome: work related (e.g job satisfaction), non-work related (life satisfaction) and stress related (burnout).

Since in the extant literature, these studies carried out in non-Igbo culture, revealed that work-family conflict impact negatively on the general wellbeing of female workers, the present study explored this relationship in Igbo cultural environment.

Aim of the Study

The aim of the study was to investigate the relationship between work-family conflict and general wellbeing of working mothers in the banking sector.

Hypothesis:

Specifically, the hypothesis was that there would be significant relationship between work-family conflict and general wellbeing of working mothers in the banking sector.

Method

Participants

A total of 33 working mothers were drawn from banks in Enugu metropolis using criterion sampling technique. Their ages ranged between 26 and 55 years. They were all Christians, have Igbo cultural background and possessed a minimum educational qualification of Ordinary National Diploma (OND). They were all living with their husbands, having at least one child and engaged the services of house helps. They have worked in the bank for over two years.

Instrument

Two instruments were used namely Okonkwo (2009) Work-Family conflict scale and Goldberg (1978) General Health Questionnaire.

1. Work-Family Conflict-Scale (Okonkwo 2009).

This is a subscale of Okonkwo (2009) work-family conflict-scale. It has 18 items which measure work interference with family dimension of work-family conflict. It has 5 response options ranging from strongly agree to strongly disagree. Okonkwo(2009) obtained Cronbach Alpha of .89 and convergent validity of 0.55 hence the instrument was considered valid and reliable.

2. Goldberg (1978) General Health Questionnaire

This is a 28-item questionnaire which measures the general wellbeing of an individual. It has a Likert response format ranging from “less than to much more unstable”. It has demonstrated a good internal consistency coefficient alpha of $r = .85$ (Goldberge, 1978). Spearman Brown Formula yielded a coefficient alpha of $r = .81$ and has been extensively used with Nigerian sample (e.g Dagon & Ikechi 2000 & Osinowo & Sodeinde 2001).

Procedure

200 copies of each of the instruments were produced and distributed to the participants in the bank. Out of these, only 33 were completed correctly, 70 were poorly completed and 94 copies were not recovered. 3 research assistants helped the researcher to collect the data.

Design & Statistics

A correlational design and statistics were used for data collection and analysis.

Result

Table I

Table of Correlation Coefficient of Work-Family Conflict and General Wellbeing of Working Mothers in the Banking Sector.

	X	Y(WFC)	Coefficient of Determination	Level of Significance
X	GW	r=0.319	R ² = 0.102	P> .05

The above table indicates that there is no significant relationship between work-family conflict and general wellbeing of $r = 0.319$ $P > 0.05$. The coefficient of determination of $r^2 = 0.102$ indicates that 10% of general wellbeing could be accounted for by work-family conflict. Thus 90% of general wellbeing depends on other factors.

Discussion

The result of this study showed no significant relationship between work-family conflict and general wellbeing hence the hypothesis which stated that there would be significant relationship between work-family conflict and general wellbeing was rejected. This is in contrast to Sonnantag (2001); Major et al (2002) and Parasurman (1996). This incongruence could be explained by cultural variation. In Igbo-African culture, women who succeed in getting into paid employment have a sense of accomplishment. Moreover, the earning capacity empowers the women with the resources they need to obtain health services when necessary. Thus, even when there is conflict between work and family, the resources accruable from work domain tend to douse its impact on the workers hence they remain healthy. Besides, financial empowerment from the job enables women procure the necessary resources and support that will always ameliorate the impact of work-family conflict. The women can pay for the services needed so that she has time to take care of herself always. It could be asserted that women empowerment therefore engenders vitality, freedom from worry, opportunity for increase in financial security, strengthened parenting competence, personal satisfaction and self fulfillment.

The result of this study has implication for employers of labour. Employers especially in the banking industry are encouraged to engage the services of women since the conflict resulting from this dual role (work-family) does not affect their

wellbeing. Women are also encouraged to seek employment opportunities especially in the banks since the result of this study did not show any significant relationship between the work-family conflict and their wellbeing. Although the finding indicated no significant relationship between work-family-conflict the study has its weakness.

The population and the sample size are too small compared with number of female bankers. Thus, it is suggested that further research be carried out to expand the areas of application of this finding. It is also necessary that other variables like coping strategies, job description/status, work environment and educational background be explored in relation to wellbeing of workers not only in banks, but also in other establishments. The results from such studies will help to strengthen the validity of this finding and help employers of labour in personnel recruitment.

Conclusion

The economic demands of the family make it imperative on women to engage in dual role activities. Thus, women are found in paid employment while at the same time attend to their family responsibilities. These dual-role activities result in conflict which has been associated with negative outcomes. Fortunately, the result of the present study has shown that work-family conflict has no significant relationship with general wellbeing of workers especially, working mothers in the banking sector. It is therefore concluded that women should take up jobs in the banking sector since conflict resulting from the dual-roles they perform does not have significant relationship with their wellbeing. Moreover, employers of labour should not hesitate to recruit women even when they are married since the result seems to allay the fears that are usually associated with mothers and level of productivity. If anything should come between working women and productivity, definitely it is not their health based on the result of this present study.

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