

WORK-FAMILY-CONFLIT: PREDICTOR OF MARITAL SATISFACTION OF MOTHERS IN THE BANKING SECTOR

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ABSTRACT

The study investigated work-family conflict as a predictor variable of marital satisfaction. Using criterion sampling technique, 33 mothers working in Banks in Enugu metropolis of Enugu State in Eastern Nigeria, were drawn to participate in the study. The participants were living with their husbands, house helps and have had at least one child. They were aged between 26 and 55 years. They had a minimum educational qualification of Ordinary National Diploma, were Christians and have Igbo cultural background. The hypothesis was that there would be a significant relationship between work-family conflict and marital satisfaction of working mothers in the banking sector. Two sets of instruments were used to generate the data thus: 1) Okonkwo(2009) Work-family conflict interference sub scale to assess work interference in the family. 2) Spanier(1976) dyadic adjustment scale assess marital satisfaction of these women. A co relational design and statistics was used for data collection and analysis. Result showed no significant relationship between work-family conflict and marital satisfaction($r = 0.117$, $r^2 = 0.0104$, $p \geq 0.05$). The result was discussed in relation to literature. It was concluded that work – family conflict does not influence marital satisfaction and should not be emphasized on while carrying out research on work-family conflict.

Key Words: Work-family conflict, marital satisfaction, general well being.

INTRODUCTION

Family is the basic social unit of every society consisting of parents united by ties of affinity (blood) or adoption and usually representing a single household (Britannica Concise Encyclopedia nd) or a miniature church according to Christian tradition. In the family, different persons are found fulfilling different roles. This is to ensure that the family performs the expected function especially the socialization of the members along the lines of norms and values of the society in which it is located. To accomplish these functions, roles were delegated to the key actors of the family. These actors are the male (father) and the female (mother) who as adults with different histories and ideologies have consented to come together to establish an ideal union called family.

Traditionally according to role delegation principles, males were charged with the responsibilities of providing all the necessary resources required for the upkeep of the family members hence they are expected to go into the world of paid employment to earn a living. Women on the other hand, were expected to function within the family in order to cater for the psychological, emotional, physical, social and moral needs of the members thus; they are charged with child bearing and child caring/upbringing responsibilities. They nurture the members and manage the resources provided by the husband. Recent events in the world economy, and increasing financial demands in family, have brought about changes in the traditional role delegation pattern. In the past, men were solely responsible for financial upkeep of the family while mothers were concerned with nurturing responsibilities. In recent times, the economic demands of the family seem to have ridiculed the efforts of the men-folk in providing for their families hence women were forced to go into paid employment in order to complement the men's efforts. Thus, there came the influx of women in the work force-across the globe. Ekwe (1996) noted that women became pillars of subsistence agriculture, trading and cottage industries. In Nigeria, about 48% of Nigerian women participated fully in agricultural production at all levels (Nigerian Federation Office of Statistics 1984). These days women are found in policy making positions and management at all levels of the economy thereby contributing to national development as workers (Onimode 1998). Also, women in other places have found themselves in various professions such as medicine, nursing, teaching, administration and even in banks (Okiy 2002). They also occupy ministerial positions at federal level, directors in national corporations and even in politics. They join political parties competing with men for legislative, governorship and presidential positions. For instance, during the 2011 Peoples Democratic Party Primaries which was designed to elect its presidential flag-bearer, a woman was

among the contestants. In as much as women are found in almost all the sectors of the economy, majority of them go into human services profession like teaching, nursing and banking. These human services profession are characterized by high level of interpersonal transaction and exposure to emotionally demanding situations (Okonkwo 2009). Of all these human services profession, the banking sector seems to be more demanding. A critical observation of banking activities would reveal that workers in the banks spend much time in office. According to a anonymous female banker quoted in Omeje (2012):

Banking job will take your time, sap your energy, task your emotions as you deal with costumers 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 8.00p.m. As a banker, you have no time to yourself. pg

Thus, from the personal experience of this female banker, it could be deduced that banking job is time consuming and energy sapping. But women still go into banking profession. Majority of these women end up in the marketing section whose responsibility it is to scout for costumers to increase the capital base of their banks. (Omeje 2012).

However, despite the participation of women in these professions, they are still expected to shoulder their responsibilities in the family. Lero (1992) noted that women have been found to bear the primary responsibilities of home and child-care. Thus, this dual responsibility (worker vs wife/mother/daughter) calls for a balance. In a bid to ensure that none of the responsibilities is neglected, women are sandwiched between the demands of family responsibility and work-role expectation. This situation invariably could result in interference between work and family. While work interferes with family, family interferes with work. These interferences results in work-family conflict.

Work-family conflict is a form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible. It is a situation whereby participation in one role is made more difficult by virtue of participation in the other (Greenhaus & Beutell 1985). Thus, it could be asserted that work-family conflict is bidirectional. While work interferes with family responsibilities, the family also interferes with work. (Kinnunen & Maunso 1998). For instance, work interferes with family when work responsibilities/schedules of duties make it difficult to attend to family chores like care-giving, washing, cooking, attending to social responsibilities, etc. On the other hand, if family interferes with work, due to family responsibilities official deadlines are not met, punctuality is neglected and overall output declines. Some factors identified to determine the impact of work-family interference include:

1. Psychological identification with either role:

When a woman career identity grows and she becomes more ego-involved in her work, it is most likely that she would give priority attention to her job than her family and vice versa.

2. Level of involvement in work/family:

High level of involvement in work has been associated with high level of work-family conflict (Wiley 1987) and greater time commitment in work correlates positively with work-family conflict (Voyandoff 1988).

3. Job flexibility:

Ngo (1992) noted that high flexibility at work facilitates work-family compatibility and vice versa.

4. Family conditions:

Some conditions in the family also affect work-family conflict. Such factors include number and age of children, dependent relatives and other social support network. Since it is traditionally delegated to women to take care of the family, the more children (especially younger ones) and dependent relatives (especially the aged) one has to take care of, the greater the work-family conflict (Voyandoff 1980, and Voyandoff & Kelly 1984) as well as affinity to family life (Blelby & Blelby 1988). The higher the affinity, the more the conflict.

Despite the bidirectional nature of the work-family conflict, it also multidimensional in that work-family conflict, is strain based, time based and behavior based (Carlson, Brooklyn, Derr & Wadsworth 2003). Strain based is a situation in which strain symptoms e.g tension, anxiety, etc experienced in one role spills over into the role and affects performance in that role. Time-based occurs when time spent on activities in one role makes it difficult to participate in the other role. Behavior based occurs when behavior pattern in one role are incompatible with behavior expectation in the other role.

From the foregoing, the factors that affect the impacts of work-family conflict and its multidimensional attributes could be found in the banking sector. Banking job is less flexible, consumes time, ego involving energy sapping and strain inducing.

THEORETICAL FRAMEWORK:

Work and family are indispensable roles that must be accomplished by any healthy adult, man or woman and participation in one role would most certainly interfere with participation in the other because of limited resources in terms of time, energy, money and inability to be bilocale at any given time. These notwithstanding, a balance must be struck. Activities must be coordinated in order to achieve stability in both work and family.

MODELS OF WORK/FAMILY CONFLICTS:

Many theories have been postulated to explain work-family conflict. But for the present study, Role Strain theory seems to be appropriate to explain work-family conflict among female bankers. The theory posits that responsibilities from different domains compete for limited amount of time, physical energy and psychological resources (Greenhaus and Bentel 1985 and Small & Riley 1990). Williams & Alliger (1994) contend that competition for limited amount of time, physical energy and psychological resources by work and family responsibilities lead to role strain which often result in negative consequences in both work place and family. The theory posits that long hours of work may have negative consequences for families and for workers who struggle to balance the demands of work and home life (Everson 1997 & Hubbard 1997). Moreover, the amount of time committed to work contributes to conflict between employee's work and normal life (Gutek, Searle & Kelly 1991).

Bringing this theory to bear on work-family conflict among women in banking industry, fulfillment of family responsibilities (e.g child care, demand from spouse, etc) and work responsibilities (punctuality, meeting deadlines, overall productivity/service delivery) may compete for the limited resources (time, energy and psychological resources). This competition may make it difficult for working mothers in bank, with its built-in strain to participate efficiently in both work and family. Banking job is time consuming, energy sapping and emotion draining hence women bankers would appear to be in conflict trying to strike a balance between their work and their family.

Since getting into paid employment and shouldering family responsibilities are indispensable roles any healthy adult would fulfill, and conflict between them appear unavoidable, it would be reasonable to explore the effect of this conflict on marital satisfaction of the workers especially women in the banking industry.

MARITAL SATISFACTION AND WORK FAMILY CONFLICT

Marital satisfaction is a global evaluation of the state of one's marriage or current long term romantic relationship. It could be a reflection of how happy people are in their marriage (Brockwood 2007). It is also a mental state that reflects the perceived benefit and costs of marriage to a particular person. The more cost marriage inflicts on a partner the less satisfaction. Marital satisfaction is a very important factor in family stability and dissatisfaction may result in divorce.

Divorce obviously is one of the salient features of modern life and is a threat to family life. Cherlin (2002) noted that of all married couples since 1970, current statistics predict that half of all marriages will end in divorce. Research shows that work can negatively affect family life by high job demands (Bakkers & Guerts 2004) and incompatibility of job and family (Allen, Herst, Bruck & Sutton 2000). It has also been noted that because of incompatibility, people experience stress and strain which can lead to relationship tension and less satisfaction in both partners (Mathew Del Priore, Acitell & Barnes Farrel 2006). Heller & Watson (2005) noted that negative mood elicited by low job satisfaction can affect marital satisfaction. In work places, arguments and stress may arise resulting in low job satisfaction which can in turn negatively affect marital satisfaction (Schultz, Cowman & Brennan 2004). Kossek & Ozeki (1998) noted that work-family conflict has been linked with negative quality of life outcomes as life dissatisfaction, marital disruption, poor child outcome and substance abuse.

In their literature review on work-family relationship, Perry-Jenkins, Re;etti & Crouter (2000) noted that job stressors have significant impacts on the family life.

To forestall this cankerworm that eats the fabric of family life, effect of participation in income earning jobs on marital satisfaction which appears to be a potent factor in marital instability has to be explored.

The trend in family life in most recent times indicates that marriages are under stress hence we have increased rate of divorce. Globally marriages seem to be losing its place in society which is a dangerous trend. Many changes have occurred starting from method of contracting the relationship through parenting style to all that takes place in it. Marriage seems to have lost its ability to establish a bond between parents and children because everybody is out 'chasing' money and leaving the children under the custody of househelps/nannies and daycare/nursery school proprietors. Families have lost their socialization power. Norms and values have been thrown overboard hence family attachments have become elusive. Judging

against this background, should women be encouraged to work, not minding the conflict. Does this work-family conflict affect their satisfaction with their marriages?

Aim of Study: The aim is to investigate the relationship between work-family conflict and marital satisfaction of working mothers in the banking sector.

Hypothesis: There could be a significant relationship between work-family conflict and marital satisfaction of working mothers in the banking sector.

Participant: A total of 33 married women were drawn from banks in Enugu Metropolis using criterion sampling techniques. Their age ranged between 26 and 35 years. They were all Christians, have Igbo cultural background and possessed a minimum educational qualification of OND – Ordinary National Diploma. They were living with their husbands, house helps and have had at least one child. They have worked in the banks for over two years.

INSTRUMENTS

Dyadic Adjustment Scale

This is 30-item questionnaire developed by Spanier (1976). It measures marital satisfaction. It has a Likert-type response format with five options ranging from Always agree to Always disagree. Full scales reliability coefficient of .90 was obtained by Agu (1992) and has been used extensively in Nigeria.

Work-Family Conflict Scale

This is a subscale of Okonkwo (2009) work-family scale. It has 18 items which measures work interference with family dimension of work-family conflict. It has Likert-type of response format with 5 options ranging from strongly agree to strongly disagree. Okonkwo (2009) obtained cronbach Alpha of 0.89 and convergent validity of 0.55.

PROCEDURE:

200 copies of Spanier (1976), Dyadic Adjustment Scale were produced but only 33 were correctly filled. 73 copies were poorly completed while the remaining 94 copies were not recovered. 3 research assistants were engaged and it took them two weeks to collect the data.

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

RESULT:

Table 1

Table of correlation coefficient of work–family conflict and marital satisfaction of working mothers in the banking sector.

	X	Y(wfc)	Coefficient of determination	Level of significance
X ¹	MS	r = 0.117	r ² = 0.014	P ≥ 0.05

The table shows that there is no significant relationship between work-family conflict and marital satisfaction; r = 0.117, P ≥ 0.05. The coefficient of determination of r = 0.014 indicates that 1% of the marital satisfaction could be accounted for by work-family conflict. Therefore, 99% of marital satisfaction could be explained by other variables outside work-family conflict.

DISCUSSION

The results of the study showed no significant relationship between work-family conflict and marital satisfaction hence, the hypothesis which stated that there will be a significant relationship between work-family conflict and marital satisfaction was rejected. The finding is in contrast to Bakkers & Guerts (2004); Allen et al (2000), Heller & Watson (2005) and Mathew Del – Priore et al (2006). These studies showed that work-family conflict has negative effect on marital satisfaction. The contradictory findings could be explained by the fact that there are cultural differences among the participants. The studies cited in this work were done in western cultures which are different from Igbo – African cultural environment where the present study was carried out. In core Igbo – African cultural environment, there are many variables that help to modulate the effect of work-family conflict such that its impact on the marital quality of the woman becomes infinitesimal. Such variables include social support network deriving from extended family system and communality of our existence. Africans are more nomothetic than idiographic; so from the moment of socialization of norms and values, this attribute of common existence and being a brother’s keeper take place so that the absence of the woman in the family is being covered up by the extended relations and house helps.

Moreover, the fact that the woman is contributing to the family up keep, adds to the quality of marriage since the financial burden of the family is shared.

IMPLICATIONS OF THE FINDINGS

The findings from this study encourage women to take up banking jobs as well as the employers to engage women in their banks, since their working in the banks does not affect marital satisfaction. Also the result encourages the social support network operational in Africa. The extended family system and communal existence should be nurtured to forestall the devastating consequences of women exit from homes in search of greener pastures.

LIMITATIONS OF THE STUDY

The major limitation of this study is the small sample size. Many of the participants could not return their response because they claim to have no time to respond to the instrument. Only 106 were returned out of which only 33 were completed and used. Therefore further research is encouraged, covering a larger sample involving other professions. The results will corroborate this finding.

CONCLUSION

Work-family conflict does not in any way influence marital satisfaction of mothers in banking sector. It could be deduced that work-family conflict does not affect marital quality and should not be considered a factor in marital instability culminating in divorce that seems to be on the increase. Thus, it is suggested that other factors should be explored in order to forestall instability in marriages.

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