

Working Women Work-Life Conflict: A Case Study of Banking Sector in Pakistan

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Abstract: Working women being house wife has to face major problems. Study investigates the factors of work-life conflict experienced by women with responsibilities and type of work arrangement experienced. They have to trade off between work domain and family life domain, in perspective sector and area chosen. The study explores in non-contrived environment including a sample of 100 women from banking sector by using cluster sampling. Impact of women earning potential, household responsibilities, workplace environment and financial need, is checked on women work-life conflict. Results indicate that household responsibilities and workplace environment are strongly correlated to women work-life conflict. Women earning potential and workplace environment are negatively related while household responsibilities and financial needs are positively related to women work-life conflict for women.

Key words: Work-life conflict • Banking sector • Women • Marriage women job life

INTRODUCTION

The critics argue that women have been excluded from the study of work and that, when they are studied, the analyses have been distorted by sexist assumptions [1-8]. When it is studied at all, women's relationship to employment is treated as derivative of personal characteristics and relationships to family situations [9, 10]. Prior to the industrial revolution, the family economy operated as a cohesive unit; typically all family members, regardless of age or gender, were engaged in productive labor [11]. During times of major social upheaval, when old rules and routines no longer apply, individual households may adopt various lines of adaptation [12, 13]. The entrance of women of all ages into the labor force in the second half of the 20th century has created another period of structural lag [13, 14]. Gender, life stage and one's spouse's circumstances constitute important contextual considerations in understanding the strains, conflicts and overloads of workers in two-earner families and also important is the work environment [15]. In the case of dual-earner families, the focus should be on couple-level lines of adaptation and how they shift or, conversely, remain constant over the life course [16]. "Balance" is not simply the adjudication of two competing roles (employee versus spouse/ parent), but, for two-

earner couples, the three-way juggling of his job, her job and their family goals and responsibilities.

The life course formulation also underscores the notion of "linked lives" [17] and the paradigm of the social construction of gender emphasizes how women's "choices" are constrained by their husbands' circumstances [18, 19]. The two (related) family strategies that have been adopted culture-wide: postponing marriage and/or childbearing and reducing family size [20, 21]. The greater the family demands on a working woman and the less help she receives, the more time she spends on housework [22, 23].

Job autonomy, flexibility in when and where one works and a supportive supervisor, should promote life quality, while job insecurity, a strong job ethic and non-regular hours, might reduce life quality [24]. Given gendered expectations, along with a gendered opportunity structure [25,26], we, therefore, assume that women would benefit from arrangements providing the most family-related resources and supports-in terms of both economic capital (e.g., income, security) and social capital (e.g., less time on the job, a supportive supervisor). [27] Found women with high employment commitments were more vulnerable to distress. Women presumably trade off work effort and income for more time and energy to devote to domestic labor [28]. As the boundaries

between the "separate spheres" of home and work come down, the workplace may have become friendlier to the family roles and responsibilities of both women and men [29].

Significance of the Study: The impact and significance of work-life conflict of women in banking sector in Attock city is addressed in this study. The reason for choice of this topic is to pinpoint the monster of work-life conflict countenance by women, which is a significant dilemma needed to be address for developing such kind of strategies that will provide support at women end in dual eaming family in organizational jobs, as will be focused by this study that will be conducted on banking sector of Attock city. In fact, there exists a gap that what can further be analyzed and explored in this perspective by studying the relationship of work-life conflict and dual responsibilities of women. Moreover, a pathway can be given for further reducing this conflict because dual earners families are rising day by day where women in job sector are confronting the same quandary. It is need of the hour to seriously tackle this issue otherwise it will become a menace in future.

Literature Review: Physical and psychological work demands were positively related to several types of work-family conflict. Role strain may well be endemic to living. The problem faced by all individuals is "how to allocate energies and skills so as to reduce role strain to bearable proportions" [30]. In addition, [31] found that the following work stressors were related to work- family conflict: rate of work environment changes; participation in boundary-spanning activities; stress in communications; and mental concentration required at work. The sex-roles perspective focuses on socialized attitudes and behavioral expectations of males and females [32]. Resources such as income, education and occupational status are thought to contribute to a spouse's prestige or power in a relationship, making it possible to avoid "mundane" housework [33].

The length of the standard work week is not written on tablets of stone, although we often act as though it were. Women's increased share of the labor force has prompted business to respond to their family needs by providing "flexitime," or flexible work schedules [34]. To resolve the time conflicts between the demands of paid work and family responsibilities, working women with families may turn to "flexible" jobs, which have become increasingly available [35]. Other opportunities for flexible

employment have been growing in response to the needs of businesses to cut costs and respond to rapid changes in labor needs. There is also evidence of increasing use of "spatially flexible" labor, i.e., home workers [36].

With technological change and the growth of the 24-hour economy, opportunities have grown for staggering parents' work shifts, which appears to provide another household method of reconciling demands on women to be in two places at once [37]. In economic terms, flexible work may offer a "compensating differential" in the form of greater flexibility to organize time in one's personal life [38]. Women are having fewer children and their labor force participation is now less responsive to their position in the family cycle [39]. Longitudinal evidence suggests that young working women do not switch to part-time employment after they marry or have a child unlike earlier cohorts who reduced their labor supply after these events [40]. Women still do much more housework and family care than men, but the hour's women spend performing these duties have been declining, particularly among younger women. Women's time spent on housework declines as their paid work hours rise [41]. Time-based conflict is consistent with the excessive work time and schedule conflict dimensions identified by [42] and role overload identified by [43]. Evidence indicates that the ability to bring one's paid work home may make it possible to interleave housework tasks, such as laundry and child care, with paid work. In general, the more demanding or disruptive a job is, the more it is likely to cut into domestic time [44].

Men are more likely to work outside a regular day shift than women, but mothers are five times more likely to work evenings or nights primarily because of child care. In dual-earner families, husbands are more likely to care for children when their wives are at work during non-regular shifts. The larger the household, the more the housework, but also the more potential people there are to share the housework. Women who earn more are likely to hire domestic help, since their time is more valuable. More-educated women have been shown to do less housework. Many of the variables associated with housework - like education, husband's employment and traditional gender role attitudes - may also be determinants of taking flexible jobs, such as part-time, temporary and non day shift work, or working exclusively at home. The rising number of nannies and au pairs points to another strategy for those who can afford it: in essence, hiring a "wife" [45- 48].

Kahn *et al.* have defined role conflict as the "simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other". Work-family conflict is positively related to the number of hours worked per week as well as the number of hours worked/commuted per week [49]. Work-family conflict also has been associated with the amount and frequency of overtime and the presence and irregularity of shift work. Married persons experienced more work-family conflict than unmarried persons. In a similar vein, it might be expected that parents would experience more work-family conflict than non parents. Although support for this expectation has been mixed, having the major responsibility for child rearing may be the significant contributor to work-family conflict [49- 51]. Large families, which are likely to be more time demanding than small families, also have been associated with high levels of work-family conflict [52].

The family becomes, in Goode's term, a "role budget center" assuming a central position in the resolution of competing work and family claims. Parents with very young children cannot, for example, control the time pressures inherent in this life stage. Ambiguity and/or conflict within the work role have been found to be positively related to work-family conflict. In addition, low levels of leader support and interaction facilitation appear to produce work-family conflict [53].

Problem Statement: Simultaneous pressures from both work and family roles are necessary to arouse work-family conflict [54, 55].

Research Methodology

Sample: We draw a data of 100 women working in banking sector in the locality of Attock and Islamabad. Cluster sampling technique is used to primary divide the locality of Attock and Islamabad in clusters all having banks and further investigating all women in the selected cluster chosen randomly. A questionnaire is designed to see the prospect response towards the variable of interest. All the women selected are from the above mentioned area for getting area specific results. All the women are working and facing the dual responsibilities of home as well as job. Some of them are married while rest is unmarried. Similarly, if married, some have children

ranging in various age groups whereas some do not have children. In the sample most of the ladies have financial burden that account for their entrance in the market. Due to financial needs they face simultaneous problems in two roles- work and family?

Variables: Our goal is to see the simultaneous pressures from both work and family roles are necessary to arouse work-family conflict. For this we have devised certain variables that affect work-life conflict faced by women in banking sector. Although there are so many variables that impact on work-life conflict, whether in negative fashion or positive fashion, some have major contribution while others have minor contribution. These variables make a pool that cannot be studied all together, so only four major and prominent contributing variables are selected for study.

First variable is women earning potential, which is the extent or capability of women to earn in market either for herself or for her family. This variable shows the impact of women own potential on induction or reduction of work-life conflict as the capability of one can take hold of the situation. Secondly, household responsibilities of women also cause her attention towards mundane house work and family care. So giving more time to ones house work will surly hinder the time spend at work, thus creating this conflict. Thirdly workplace environment also influences women work-life conflict, as more flexibility provided at work will reduce this conflict. Fourth independent variable is financial need that also influences the work-life conflict, as money is the prime need to be fulfilled for which a woman comes in market and in turn faces this conflict.

Method of Analysis: For analysis, all the analyses are carried on women as only women are part of this research. We use following statistical techniques to capture the distribution and predict various components of work-life conflict for women. Analyses of variance provide descriptive data on each of independent variable. We then employ linear regression techniques to investigate the impact of four key predictors of women work-life conflict: women earning potential, household responsibilities, workplace environment and financial need, as indicated in table 1.

Conceptual Framework: The conceptual frame work of this study is as follows;

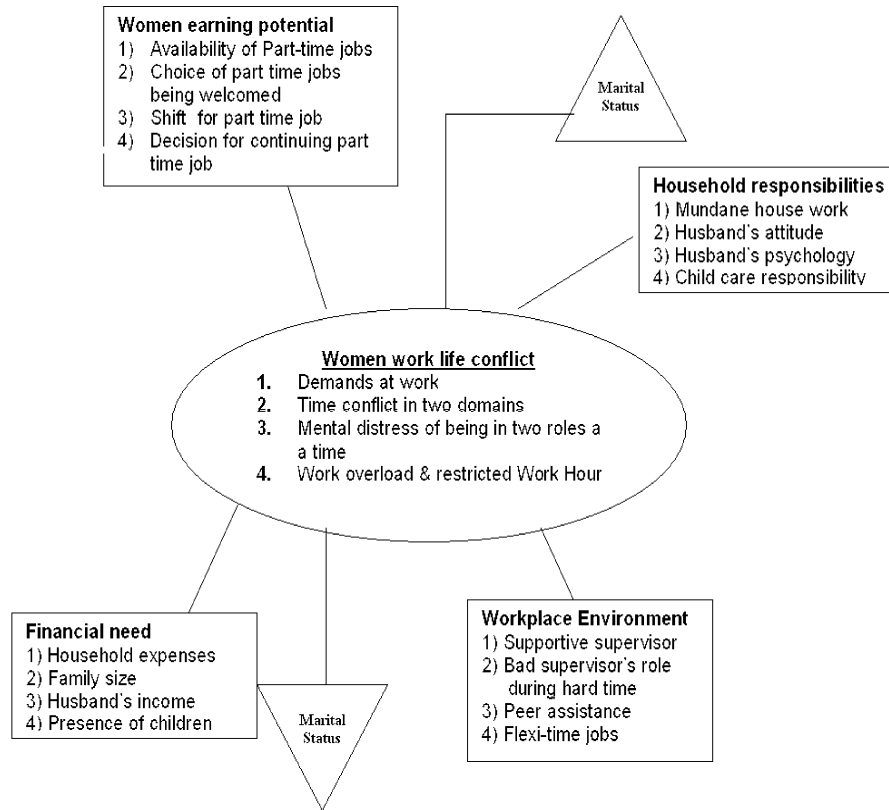


Fig. 1: Conceptual Framework

Table 1: Regression Results of Model Linear regression of women eaming potentia, house responsibilities, workplace environment & financial need on various measures of women work-life conflict.

	Demands at work	Time conflict in two domains	Mental distress of being in two roles at a time	Work overload & restricted work hours
Women earning potential				
1) Availability of part-time jobs	0.427	-0.359	-0.419	-0.344
2) Choice of part time jobs being welcomed	0.012	0.518	0.616	-0.083
3) Shift to part time job	0.181	0.034	0.130	-0.405
4) Decision for continuing part time job	0.091	0.122	-0.026	0.019
Household responsibilities				
1) Mundane house work	-0.161	0.204	0.099	0.110
2) Housband, s attitude	0.270	0.479	0.346	-0.397
3) Housband, s psychology	-0.044	0.109	-0.401	0.0000
4) Child care responsibility	0.088	-0.879	-1.077	-0.211
Work place environment				
1) Supportive supervisor	0.001	0.033	0.595	0.250
2) Bad supervisor s role during hard time	0.613	0.090	-0.408	0.009
3) Peer assistance	-0.078	0.596	-0.545	0.017
4) Flex-time jobs	-0.275	-0.281	0.511	0.012
Financial need				
1) Household expenses	0.015	0.836	0.595	0.205
2) Family size	-0.201	-0.880	-0.408	0.009
3) Husband s income	-0.092	-0.796	-0.545	0.017
4) Presence of children	0.208	0.889	0.511	0.012
Constant	-1.091	-4.069	-4.495	-9.411
Adjusted R ²	0.866	0.723	0.648	.981
F	41.133	17.141	12.391	327.631
n	100	100	100	100

Research Analysis: The tabular representation, in table 1, indicates that there is more demand at work when there is availability of part time jobs, but contrary to that there is less time conflict, low mental distress and low level of work overload and restriction of work hours. Whereas choice of part time jobs being welcomed by women has somewhat little impact on demands at work but accounts for most mental distress of being in two roles at a time. Moreover, it is predicted from the table as being more the work overload and restricted job hours at part time job, lower will be shift to part time work by women. Then the decision for continuing part time job is more influenced by the time conflict while being in two domains, as indicated in table 1.

From the table 1, it can be seen that when there are more demands at work then less mundane household responsibilities are fulfilled, whereas mundane household responsibilities are positively related to time conflict, mental distress while being in two roles at a time and work overloads. Husband's attitude about wife's job directly affects demands at work, time conflict, mental distress while being in two roles the most and highly negatively related to work overload of wife. So if he adopts traditional way of conceptualizing his wife working out, then his wife will surely experience more demands at work and work assignments, more time conflict and mental distress while being in two roles at a time, but unusually less work overload and restricted work hours as she will not be considerate to accept work related assignments.

DISCUSSION

Supportive supervisor and flexi-time jobs are negatively related to all the parameters of work life conflict. Bad supervisor's role during hard time is highly positively related to demands at work and peer assistance is highly negatively related to work overload and restricted work hours which means peer assistance can reduce demands at work but has no fruitful impact on reducing time conflict, mental distress and work overload.

When there is more household expense i.e., money requirement and children (regardless of their number) are also present then all 4 parameters show more work life conflict being faced. Whereas, family size and husband's income is negatively related to demands at work, time conflict 7 mental distress showing a usual trend. As more will be the family members, more earning hands will be there in the family so less work life conflict except for work overload as there will still be burden on women to manage

all work. And more the husband's income, lower will be mental distress and time conflict faced by women because she will be at ease of having an additional earning support for the family in form of her husband.

The greatest R^2 value is for work overload showing less variation in results and most reliability of findings.

Direction for Future Research: In order to develop better understanding of these research relationship contrived environment will be ideal including control of such factors as presence of children, number of children and marital status.

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Appendix 1

Questionnaire for Research Study on Work Life Conflict: a Case Study of Women in Banking Sector in Attock City, Pakistan

Please Check the Appropriate Choice or Write in the Appropriate Information:

Mention the "Bank name", in which you are currently employed as full-time employee: _____

Marital Status: ☐ Single ☐ Married ☐ Not Married

What is your age? _____

How many children do you have? _____ (If any otherwise Not Applicable)

What is the age of your youngest child living at home? _____ (If any otherwise Not Applicable)

What is the highest level of education you have obtained?

Graduate degree _____ (mention here)

Post-graduate coursework/degree _____ (mention here)

Others _____ (mention here)

How long have you worked in this organization (*in years*)? _____

Have you worked in any other organization before? Yes No

How many hours a week do you work on average? _____

How long have you known your supervisor? _____

Questionnaire

Please Note the Rates below and Fill the Questionnaire Accordingly:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Work-life Conflict: Participation in the work role is made more difficult by virtue of participation in the family role, giving rise to a conflict between two roles that is called work-life conflict.

Please Rate the Statements below from "Strongly Disagree" to "Strongly Agree":

	1	2	3	4	5
Do you think that the demands of work have interfered with your personal life, causing work-life conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that your personal life interferes with your responsibilities at work such as getting to work on time, accomplishing daily tasks and working overtime?					
Do you think that you are facing the mental distress of being in two roles at a time?					
In your view work over load and restricted work hours have badly affected both of your work and family domains, resulting in this conflict?					

Women Earning Potential: The potential or capability of women to earn is called women earning potential. Earning can be for her or family support.

Please Rate the Statements below from “Strongly Disagree” to “Strongly Agree”:	1	2	3	4	5
Do you think that availability of part-time jobs affects positively on reducing work-life conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In your opinion, the choice of part-time jobs is welcomed in banking sector in Attock city?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that non-availability of part-time jobs in your respective bank will make you shift to any other job to reduce work-life conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that taking a part-time job will be a good decision that will help a lot in reducing the conflict between work and life domains?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Household Responsibilities: The obligations on a traditional woman, being a home-incharge, come under the umbrella of household responsibilities.

Please Rate the Statements below from “Strongly Disagree” to “Strongly Agree”:	1	2	3	4	5
Do you think that mundane house work positively affects the work-life conflict in banking sector?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that husband’s attitude at home helps in reducing work-life conflict of a woman?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that husbands psychology about wife’s job supports in reduction of this conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that child care responsibilities causes negligence towards job work, inducing conflict in two domains?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Workplace Environment: The environment that is available at the workplace for conducting job work is simply workplace environment.

Please Rate the Statements below from “Strongly Disagree” to “Strongly Agree”:	1	2	3	4	5
Do you think that more supportive the supervisor is less will be work-life conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that your supervisor does not play a major role in getting you through the hard times faced in work domain?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that peer help/assistance helps in reduction of this conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that flexi-time at job will have a positive impact in reducing your burden of being in two roles at a time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Financial Need: The money requirement is called the financial need.

Please Rate the Statements below from “Strongly Disagree” to “Strongly Agree”:	1	2	3	4	5
Do you think that too much of your life will be disrupted if you decided to leave the job now due to financial need at home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that due to your family size you are working out to fulfill their needs and facing this conflict?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think that due to your husband’s income level you are compelled to come in labor-force and thus facing conflict in two domains?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you think presence of children have positive influence in inducing this conflict, because you have to fulfill financial requirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix A

Independent variable Women earning potential

• Availability of Part-time jobs [–]	Do you think that availability of part-time jobs affects positively on reducing work-life conflict? In your opinion, the choice of part-time jobs is welcomed in banking sector in Attock city? Do you think that non-availability of part-time jobs in your respective bank will make you shift to any other job to reduce work-life conflict? Do you think that taking a part-time job will be a good decision that will help a lot in reducing the conflict between work and life domains?
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Independent variable Household Responsibilities

• Mundane house work [–]	Do you think that mundane house work positively affects the work-life conflict in banking sector?
• Husband’s attitude [–]	Do you think that husband’s attitude at home helps in reducing work-life conflict of a woman?
• Child care [–]	Do you think that husbands psychology about wife’s job supports in reduction of this conflict? Do you think that child care responsibilities causes negligence towards job work, inducing conflict in two domains?

Independent variable Workplace Environment

• Supportive supervisor [–]	Do you think that more supportive the supervisor is less will be work-life conflict?
• Peer assistance [–]	Do you think that your supervisor play a major role in getting you through the hard times faced in work domain?
• Flexi-time jobs [–]	Do you think that peer help/assistance helps in reduction of this conflict? Do you think that flexi-time at job will have a positive impact in reducing your burden of being in two roles at a time?

Independent variable Financial need	
•Household expenses ⁻	Do you think that too much of your life will be disrupted if you decided to leave the job now due to financial need at home?
•Family size ⁻	Do you think that due to your family size you are working out to fulfill their needs and facing this conflict?
•Husband's income ⁻	Do you think that due to you husband's income level you are compelled to come in labor-force and thus facing conflict in two domains?
•Presence of children ⁻	Do you think presence of children have positive influence in inducing this conflict, because you have to fulfill financial requirement?
Dependent variable Women work-Life Conflict	
•Time conflict in two domains ⁻	Do you think that the demands of work have interfered with your personal life, causing work-life conflict?
•Mental distress of being in two roles at a time ⁻	Do you think that your personal life interferes with your responsibilities at work such as getting to work on time, accomplishing daily tasks and working overtime?
•Lack of compassion from management and members ⁻	Do you think that you are facing the mental distress of being in two roles at a time?
•Restricted Work Hours ⁻	In your view lack of compassion from management as well as team members and restricted work hours have badly affected both of your work and family domains, resulting in this conflict?