

Work-Family Conflict Indicators among Bank Workers in Enugu State

Ugwu, D. I.

Department of Health and Physical Education
University of Nigeria Nsukka

Abstract

This study determined workers' level of strain-related work-family conflict based on location. One null hypothesis was tested at 0.05 level of significance. The population for the study consisted of 2021 bank workers in Enugu state. Two sets of instruments were used for data collection. They were: the adapted 6-item Strain-related Work-family Conflict Inventory (SRWFCI) and the Key Informant Interview Schedule (KIIS). Mean scores and student t-test were adopted for data analysis. Simple random sampling technique was used to draw sample for the study. Results revealed that bank workers experienced moderate level of strain-related work-family conflict. There is no significant difference in bank workers level of strain-related work family conflict based on location. Following from this, it was recommended among others that the management of the banking industry should try to adopt appropriate work-family conflict intervention strategy that will help bank workers in balancing their work and family demands.

Keywords: Stress, Strain, Work, Family, Conflict

Introduction

Prior to the industrial revolution, work and family domains were mutually connected to each other, bringing about life satisfaction among people living across the world. With the advent of the industrial revolution, work and family were severed into separate world, distinct in time, place and function. In Nigeria, the introduction of Universal Primary Education (UPE), in 1976 equipped women with basic education, provides them equal opportunities with men in the world of work (Ugwu, 2012). Aslam, Shumaila, Azhar and Sadaqat (2011) observed that women's involvement in work has significantly blurred gender and parenthood gap. This is because as women joined work, men adjusted themselves and incorporated more family responsibilities.

This brought about continuous change in work and family structures and these changes create work-family conflicts that have negative health implications for workers (Ruppannar and Huffman, 2014). Bundes and Ministerium (2008) had observed that involvement in dual roles (work and family) gives rise to work-family conflict in which work and family roles are in disagreement, spilling over from one arena to the other affecting the health and well-being of employees who juggle between work and family roles.

Research on work and family-role conflict suggests that demands from one role are incompatible with the demands from the other role, which inhibits functioning in the other role (Edwards and Rothbard, 2000; Hill, 2014; Livingston, 2014). According to Edwards and

Rothbard (2000), work-family conflict is a special form of inter-role conflict with pressures from one role incompatible with pressures from another, making participation in both difficult. Aslam, Shumaila, Azhar and Sadaqat (2011) described work-family conflict as an extent to which work and family-related responsibilities interfere with each other. They posited that work-family conflict could be bidirectional, such that work can interfere with family (work-to-family conflict) and family can interfere with work (family-to-work conflict). This bidirectional relationship according to Byron (2005) describes the distinct but reciprocally related nature of work-family conflict. The present study defines work-family conflict as an inter-role disagreement in which work and family are incompatible, bringing about conflict, stress and strain among individuals who juggle between work and family roles.

Studies have found that majority of the workers working in various organizations across the world are experiencing health-related problems of work-family conflict as a result of their inability to balance work and family roles (Zhao, Mallila and Ngan, 2014; Ozutku and Altindis, 2014). According to Panatik, Rjab, Shah, Rahman, Yusoff and Badri (2012), when work and family demands are not well balanced, it brings about stress-related work-family conflict, which in a severe state gives rise to strain. Researchers had earlier viewed the strain-related work-family conflict from a demand perspective, observing that structural, social and psychological demands from work and family domains could contribute to employees' experiencing strain-related work-family conflict especially, among employees who spent more time on one

domain at the expense of the other (Edward and Rothbard, 2000; Livingston, 2014). Work-family strain experience manifests in workers' feeling of outburst aggression to co-workers and family members, feeling of headache, irritability (Byron, 2005), chest pain, back ache, heart pains, feeling of negative emotions, and dull mood (Ozutku and Altindis, 2014).

Many theoretical frameworks have been advanced to explain how work-family conflict gives rise to stress and strain among workers. One of such theories includes the Conservation of Resources (COR) theory by Hobfoll (1989). This theory posits that inter-role conflict leads to stress because resources are lost in the process of trying to balance the pressure coming from work and family domains. The resources include time, money, conditions, personal characteristics and energies (Grandey and Cropanzano, 1999). This study anchors on this theory because when workers are performing dual roles (work and family roles) they are bound to lose their resources. This loss of resources results to feelings of affective state of being, exposing workers to strain-related work-family conflict experience.

Study on strain-related work-family conflict among bank workers therefore, becomes important since workers in Nigerian banking industry work extra hours and on weekends in an attempt to meet up with the demands of the banking job (Philips, 2007). Philips noted that banking job is associated with high job demand and little control over time. Adeyemi (2009) observed also that Nigerian bank workers suffer a great deal of stress associated with their job before and more after the introduction of consolidation programme in the Nigerian banking sector, which took place in

January 1st, 2006. The programme brought about so many challenges to banking sector such as the minimum capital base of ₦25 billion as benchmark for the capitalization of banks and the introduction of the Information and Communication Technology (ICT). With the above challenges according to Adeyemi, the management and workers of the banks became exposed to undue work pressure with very little attention to what goes on in the family.

Following from this, it becomes logical to expect that Nigerian bank workers experience strain resulting from their inability to balance their work and family demands. This study therefore, focused in examining the strain-related work-family conflict experienced among bank workers who worked in different job locations (urban and semi-urban). Cubillas (2007) defined urban location in Nigerian context as a location characterized by higher population density and vast human features in comparison to areas surrounding it. He defined semi-urban location as a residential location on the outskirts of a city or town with strong presence of non-farm economy. This study adopted the existing Enugu State government classification of urban and semi-urban location which appeared to be based on the above definitions by Cubillas (2007).

Ford, Heinanend and Langkamar (2007) carried out a survey study on the levels of work-family strain experienced by workers in different locations in South-western United States. Their result indicated that strain-related work-family conflict occur in a cluster and that industrialization, technological development and increase in population that is associated with urbanization subjected workers who

worked in the urban locations to experience more strain than those who worked in the semi-urban locations. Ozutku and Altindis (2014) also found significant difference in the level of strain experienced by workers in different locations.

In contrast, Spectar (2004) found from the study of work-family stress and its adverse health implications among Chinese workers that work-family stress appeared to relate to increased job dissatisfaction and reduced psychological health, bringing about strain-related work-family conflict among workers who worked in both urban as well as semi-urban locations at the same level. Similarly, Dunnette (2008) observed that across different locations (urban and semi-urban) in Germany, the level at which workers experienced strain-related work-family conflict were the same. Bheer (1992) had earlier observed that role conflict is an aspect of stress and that work-family stress is very pervasive, affecting workers across different regions and locations. According to Bheer, workers who performed dual roles in urban locations are affected by work-family stress and strain in the same way as it affected workers in the semi-urban locations.

The above reviewed studies indicated conflicting findings. The studies also were conducted in United States and other Western countries who shared comparable cultural values. Furthermore, only few studies on work-family conflict had been conducted using Nigerian sample and none of such studies looked into the strain-related work-family conflict among workers in service-oriented organisation as in bank. Following from these, it becomes pertinent that study be carried out in this area using Nigerian sample and bank

workers in particular. Such Nigerian based study is important to verify the validity of some of the findings generated across cultures.

Purpose of the Study

The major purpose of this study was to investigate the work-family conflict of bank workers in Enugu state. Specifically, the study:

1. determined the strain-related work-family conflict indicators experienced by bank workers.
2. determined the strain-related work-family conflict indicators experienced by bank workers in urban and semi-urban locations.

Research Questions

1. What are the strain-related work-family conflict indicators experienced by bank workers?
2. What are the strain-related work-family conflict indicators experienced by bank workers in urban and semi-urban locations?

Hypothesis

1. There is no significant difference in the mean responses of bank workers on the indicators of strain-related work-family conflict based on location ($P < 0.05$).

Methodology

Research Design: The study adopted the descriptive survey design.

Area of the Study: The study was carried out in Enugu State Nigeria, which comprised three senatorial zones, namely Enugu North, Enugu East and Enugu West. Enugu state is the capital of old Eastern region with very high concentration of banks in urban and semi-urban locations of the state. The residents

of urban and semi-urban locations of the state are predominantly civil servants and traders who embarked on banking transactions regularly. In view of this, Enugu State was adjudged one of the most suitable areas for this study.

Population for the Study: The population for the study comprised 2021 bank workers in Enugu state made up of 791 and 1230 workers in semi-urban and urban locations, respectively (Central Bank of Nigeria Report, 2008). Of the total number of workers in the banks in Enugu state, 1142 of them are males while 879 of them are females

Sample and Sampling Techniques: The sample for the study consisted of 550 workers (317 workers from urban and 233 from semi-urban locations) of banks in Enugu state selected using simple random sampling technique. This sample size was in line with the suggestions of Cohen, Marion and Marrison (2008) to the effect that when the population of a study is above 2000, the sample size, at 95% confidence level should be between 333-749 participants.

Sample was drawn from the four sections of the banks in urban and semi-urban locations. In urban location, a total number of 120 workers were drawn from operations sections, info-tech 56, marketing 75, and internal control 66. In semi-urban locations, 103 participants were drawn from operations, 16 from info-tech, and 62 from marketing while 52 were drawn from internal control. Among the workers sampled in the study from both urban and semi-urban locations, 267 are males while 210 are females, 227 of them were senior workers while 250 of them were junior workers.

The researcher adopted multi-stage sampling procedure in drawing the sample

for this study. Four stages were involved: The first stage involved categorization of banks according to locations (urban and Semi-urban). A total number of 85 banks were in the urban location, while 27 banks were in semi-urban location. The second stage involved the selection of banks used for the study from the urban and semi-urban locations. In this case, all the 27 banks in the semi-urban location were used for the study because the number was manageable. However, in the urban location, 27 different banks were selected using simple random sampling.

The third stage was stratification of banks according to the four sections (operations, info-tech, internal control, and marketing). The fourth stage was distribution of questionnaire to the workers in the four sections of the banks using simple random sampling.

Instrument for Data Collection: Two instruments were used for the study. These were (i) the Strain-related Work-Family Conflict Inventory (SRWFCI) questionnaire that comprised two sections, Sections A and B. Section A of the questionnaire sought information on the location where workers performed their job. Section B consisted of 6 item Strain Inventory (SI) adapted from Carlson, Kacmar and Williams (2000). The instrument was scored using a four point scale of Strongly Agree (4), Agree (3), and Disagree (2) to Strongly Disagree (1). (ii) the Key Informant Interview Schedule (KIIS). The KIIS consisted of 10 items which were used to gather information regarding the nature of work-family conflict which workers experienced.

Draft copies of the instruments were sent to five lecturers in University of Nigeria, Nsukka who critically examined them in terms of appropriateness and suitability to

the purpose of the study. The face validity was determined through the judgment of these five experts. In order to establish the reliability of the SRWFCI, 53 copies of the instrument were administered to bank workers of Union Bank and Diamond Bank in Abakaliki, Ebonyi State, Nigeria. The data were analysed using Product Moment Correlation coefficient, which determined the split-half reliability of the instrument. The split-half reliability of .77 was obtained. This was corrected with Spearman-Brown formula, $r = .80$ to estimate the reliability of the instrument.

Data Collection Techniques: In order to facilitate the distribution of the questionnaire, the researcher raised a letter for the branch managers. A total number of 550 copies of the SRWFCI were distributed to bank workers in urban and semi-urban locations in Enugu State. Three hundred and seventeen copies were distributed in urban while 233 were distributed in semi-urban locations out of this number distributed, 477 valid copies of the questionnaire were collected. This yielded a return rate of 86.73 per cent. After the researcher had collected the questionnaire, Key Informant Interview schedule was conducted with five managers and five sectional supervisors of the various banks under study.

Data Analysis Technique: Mean, Standard Deviation and Student t-test were used to analyse data on strain-related work-family conflict experienced by bank workers. The research questions were answered using mean and standard deviation, while the hypothesis was tested using student t-test. Following from this, all the mean scores that was within the limit of 1.00 - 1.49 was adjudged as very low level, 1.50-2.49 was adjudged as low level, while 2.50 - 3.49 was considered moderate level and 3.50 -

4.00 was considered high level strain. The responses obtained from the KIIS helped complement the results obtained from the questionnaire.

Findings

The following findings were made:

Table 1: Mean Responses and t-test Analysis on the Work-family Conflict Indicators among Bank Workers in Enugu State

S/ No	Strain-related Work-family Conflicts Indicator	\bar{X}_1	\bar{X}_2	Xg	t-cal	Remark
1.	Get home from work, too tired and anxious to participate in family activities/responsibilities.	2.96	3.07	3.02	-.302	NS
2.	Emotionally drained when got home from work and cannot contribute to family roles.	2.47	2.57	2.52	-1.311	NS
3.	Too stressed by pressure at work to engage in activities of interest.	2.75	2.86	2.81	-1.451	NS
4.	Home-related stress keeps one preoccupied with family matters at work.	2.01	2.33	2.19	-3.754	S
5.	Continuous stress from home related responsibilities prevents concentration at work.	2.03	2.09	2.07	-.684	NS
6.	Tension and anxiety from family life weakens one's ability to do job.	1.92	2.18	2.07	-2.842	S
	Overall mean	2.36	2.52	2.45	-1.115	NS

N1 = No of semi-urban bank workers = 210; N2 = No of Urban bank workers 267; \bar{X}_1 = mean responses for semi-urban; \bar{X}_2 = mean responses for urban; Xg = ground mean/means of both group; P = 0.05; critical t = 1.960; df = 475.

Table I shows the Mean scores and t-test analysis of bank workers on their level of strain-related work-family conflict indicators experienced in urban and semi-urban locations. The respondents indicated that "when they got home from work they were too tired and anxious to participate in family activities/responsibilities" ($\bar{x} = 3.02$) "they were emotionally drained when they got home from work that it prevented them from contributing to their family" ($\bar{x} = 2.53$) and "Due to all the pressures at work, sometimes when they came home they were too stressed, to do the things they enjoyed" ($\bar{x} = 2.81$) had mean scores which were within the limit of 2.50 - 3.49 showing that the bank workers were

moderately strained. Furthermore, they reported that "Due to stress at home, they were preoccupied with family matters at work" ($\bar{x} = 2.19$), "Because they were stressed from family responsibility they had a hard time concentrating on their work" ($\bar{x} = 2.07$) and "Tension and anxiety from their family life weakened their ability to do their job" ($\bar{x} = 2.07$) had mean scores within the limit of 1.50 - 2.49, indicating that the bank workers were lowly strained. The overall mean ($\bar{X} = 2.45$) which was within the limit of 2.50 - 3.49 indicated that the bank workers were moderately strained.

The Table revealed an overall Mean (\bar{X}) of 2.36 for bank workers who worked in the semi-urban locations. This was within the limit of 1.50 – 2.49 indicating that bank employees who worked in the semi-urban locations experienced low level of strain-related work- family conflict. An overall Mean of 2.52 was reported for workers who worked in the urban location. This was within the limit of 2.50 – 3.49 indicating that bank workers who worked in the urban location experienced moderate level of strain-related work-family conflict.

The Table also showed that generally, workers in the urban location did not differ significantly from those in the semi-urban locations in their levels of strain-related work-family conflict indicators experienced ($t=475, -.115, p>.05$). The null hypothesis was therefore adopted as stated. Specifically, however, while the employees' responses did not show any significant difference across most of the questionnaire items, they were significant on two.

Discussion

Result indicated an overall moderate level of strain-related work-family conflict among bank workers in Enugu state. The result supports Edwards and Rothbard (2000), Hill (2014) and Ruppannar and Huffman (2014) who found from their various studies that when workers were not able to balance their work and family roles, it gave rise to strain-related work-family conflict experience. The finding also supported the Conservation of Resources theory (COR) by Hobfall (1989), which this study was anchored. The COR theory holds that the inter-role conflict leads to stress because resources like time and

energy are lost in the process of trying to balance the pressure coming from work and family domain. The finding of the Key Informant Interview Schedule was equally in agreement with the quantitative data generated from the questionnaire. It showed that their work does not allow them time to perform their family demands. As such, when they fail to perform their responsibility in the family, it spills over to the work place, causing conflict between the two domains.

The finding could be explained on the basis that banking jobs are stress laden with workers being overloaded with work-related activities. In the banking industry, for instance, workers work longer hours than workers in the conventional civil service because when bank transactions are over, workers are expected to stay behind until the accounts of the day are balanced. In addition, the job is attention demanding and energy sapping as any mistakes or wrong calculations may cause gross financial distress to the job holder. The daily stress associated with the job causes workers some level of strain since such jobs do not provide the workers the opportunity of attending to family demands.

On the issue of workers' strain-related work- family conflict based on job location, result showed that bank workers who worked in the semi-urban locations reported low level of strain-related work-family conflict, while their counterparts in the urban locations reported moderate level of strain-related work-family conflict. However, the overall t-test result indicated no significant difference between bank workers in the semi-urban and urban locations. This finding agreed with Spectar (2004), Dunnette (2008) and Ozutku and Altindis (2014) observations which pointed

to the fact that there were no significant differences in the levels of work-family strain experienced between workers who worked in semi-urban and those who worked in the urban locations. The result contradicted the findings by Ford, Heinan and Langkamar (2007) and Ryan, Sponseller, Stuart and Fisher (2008), who in their various findings observed that workers in the urban locations experienced more strain-related work-family conflict than those in the semi-urban locations. The reason for this finding could be as a result of the introduction of new technology such as GSM phone and other Information and Communication Technology (ICT). This has bridged the gap between work and home domains such that workers are kept busy and connected at all time with their families. The bridging of the physical distance between work and home domains with the aid of some technological innovations has resulted in bank workers carrying work home as well as doing family related activities in the office irrespective of the location. Furthermore, the non-significant difference could be explained on the premise that all bank workers perform similar work roles and family responsibilities. For instance, all workers, irrespective of their locations, are expected to show high level of commitment to job maintain high level of performance, and also perform some family roles as ascribed to them by culture. Consequently, workers in both locations are bound to experience similar strain-related work-family conflicts.

Conclusion

The finding of the study indicated that bank workers reported moderate level of strain-related work-family conflict. The finding also showed that workers who

worked in the urban locations experienced moderate level of strain-related work-family conflict while their counterparts in the semi-urban locations experienced low level of strain-related work-family conflict. However, the result revealed no significant difference in the levels of strain-related work-family conflict experienced by bank workers who worked in urban and those who worked in semi-urban locations. This then implies that Nigerian bank workers are faced with strain-related work-family conflict in both the urban and semi-urban locations. It equally means that they do not apply appropriate mitigating measures in balancing their work and family demands.

Recommendations

It was therefore recommended that:

- 1) Management of the banking industries should introduce proper work-family conflict mitigating measures such as, social support measures at home and workplace, respite, work place policies designed to augment family life, work shift, and long-term care insurance. This will help the workers in balancing their work and family demands.
- 2) An enhanced salary structure and allowances are also necessary for the bankers since it will help them in cushioning the effects of their work-family stress and strain experiences.
- 3) More workers are needed in the banking industry to afford the bankers working in both the urban and semi-urban locations the opportunity for work shift, flexible work scheduling and respite.

References

- Adeyemi, A.S. (2009). Consolidation programme in Nigeria. A paper presented at the 9th Annual Monetary Policy

- Conference of Central Bank of Nigeria, Abuja.
- Aslam, R., Shumaila, S., Azhar, M., & Sadaqat, S. (2011). Work-family conflict: relationship between work-life conflict and employee retention. *Journal of Research in Business*, 1(2), 18 – 29.
- Bheer, T. A. (1992). *Psychological stress in the workplace*. London: Routledge.
- Bundes, S., & Ministerium, F.G.(2008). Sources of conflict between work and family roles. *The Academy of Management Review*, 10, 76-88.
- Byron, K. (2005). A meta-analytical review of work-family conflict and its antecedents. *Journal of Vocational Behaviour*, 67, 169 – 198.
- Carlson, D.S., Kacman, K.M., & Williams, L.J. (2000). Construction and initial validation of a multidimensional measure of work-family conflict. *Journal of Vocational Behavior*, 56(2), 249 – 276.
- Central Bank of Nigeria, (2008). Annual report. Abuja: Nigeria.
- Cohen, L., Manion, L., & Morrison, K. (2008). *Research methods in education*. Roulledge: New York.
- Cubillas, A. U. (2007). A glossary of terms. *Congressional Research Service*, 15, 261-267.
- Dunnette, M.D. (2008). Dealing with conflict. *Industrial & Organisation Psychology*. 5(3), 143 – 146.
- Edwards, J.B., & Rotherbard, N.P. (2000). Mechanism linking work and family: Clarifying the relationship between work and family constructs. *Academy of Management Review*, 25 (1), 178 – 199.
- Ford, M.T., Heinan, B.A., & Langkamer, K.L. (2007). Work and family satisfaction and conflict. A meta-analysis of cross-domain relations. *Journal of Applied Psychology*, 92, 57 – 80.
- Grandey, A.A., & Cropanzano, R. (1999). The conservation of resources model applied to work family conflict and strain. *Journal of Vocational Behaviour*, 54, 350 – 370.
- Hill, E. J. (2014). Work-family facilitation and conflict: working fathers and mothers, work – family stressors and support. *Journal of Family Issues*, 35(8), 793 – 819.
- Hobfoll, S.E. (1989). Conservation of resources: A new attempt at conceptualising stress. *American Psychologist*, 44, 413 – 524.
- Livingston, B.A. (2014). Bargaining behind the scenes: spousal negotiation, labor and work-family burnout. *Journal of Management*, 40(4), 949-977.
- Ozutku, H., & Altindis, S. (2014). The relations between work intensity and work-family conflict in collectivist culture: evidence from Turkish Health Care Professionals. *Journal of Health Management*, 16(1), 361 – 382.
- Panatik, S.A. B., Rojab, A., Shah, I., Rahman, H. A., Yusoff, R.M., & Badri, S. B. (2012). *Work-family conflict, stress and psychological strain in Higher-Education. International Conference on Education and management Innovation*. LACSIT Press; Singapore.
- Philips, M. (2007). *Ancient Rome on five dinarii a day*. New York: Thames & Hudson Ltd.
- Ruppanar, L., & Huffman, L.M. (2014). Blurred boundaries: gender and work family interference in cross-national context. *Journal of work and occupations*, 41(2), 210 – 236.
- Spectar, P.E. (2004). Cross-national comparative study of work-family stressor, working hours. And well-being. *Personnel Psychology*, 57(3), 342 – 367.
- Ugwu, D.I. (2012). Sources of work-family conflict of professional women in a Nigerian sample: Health implications. *International Journal of Educational Research*, 11(1), 194 – 202.
- Zhao, X.R., Mallila, A.S., & Ngan, N.N. (2014). The impact of frontline employees' work-family conflict on customer satisfaction: the mediating role of exhaustion and emotional displays. *Cornell Hospitality Quarterly*, 55(2), doi10.1177/1938965517172