



Work-Family-Conflict: Predictor of Marital Conflict of Mothers in the Banking sector

Ekwo J.C¹ & Mgbenkemdi Ejike. H²

Department of Psychology

Faculty of the Social Sciences

Enugu State University of Technology, Agbani- Enugu, Nigeria

judechukwudir8@gmail.com; iamejike@yahoo.co.uk

ABSTRACT

The work investigated work-family conflict as a predictor variable of marital conflict 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, and have had at least one child. They were aged between 26 and 55 years. They had a minimum qualification of Higher National Diploma and B.Sc and above, were Christians and have Igbo cultural background. The hypothesis was that there would be a significant relationship between work-family conflict and marital conflict 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 subscale to assess work interference in the family. 2) Omeje, (1998) marital conflict behaviour checklist Scale. A correlational between work-family conflict and marital conflict ($r=0.117$, $r^2 = 0.0104$, $p \geq 0.05$). The result was discussed in relation to literature. It was concluded that work-family conflict does not influence marital conflict and should not be emphasized on while carrying out research on work-family conflict.

Keywords: work-family conflict, marital conflict, mothers and banking.

INTRODUCTION

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 or personal life styles. 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 socio-economic 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 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 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 resources provided by the husband. The women nurture and manage the resources provided by their husbands. They were referred to as “oriaku” (wealth consumer) or odoziaku (wealth manageress). 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 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 People’s 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 an 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 p.m. and cannot afford not to be in the office before 8 am. As a banker, you have no time to yourself.

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 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. On the other hand, family interferes with work when due to family responsibilities, official deadlines are not met, and punctuality is neglected and overall output declines (Omeje, 2012).

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

1. Level of involvement in family and work: Wiley (1987) observed that high level of involvement in family is associated with high level of work conflict; this is because, if one is highly involved in family, the tendency is that work responsibilities would be neglected and this would result in conflict.
2. Nature of the job whether it is flexible or not. High job flexibility co-relates positively with low level of family interference with work (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-holds 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 family or work. Any domain that gives more meaning and enhances the ego of the women gains more attention than the other.

Family interference with work 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, 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 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 FRAME WORK

The nature of man makes it imperative that work and family roles must be fulfilled. The demands of family and work make marital- conflict inevitable. Participation in one role most certainly interferes with participation in the other hence conflict becomes imperative and 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 part of human existence especially for the female gender. As such, were it becomes impossible to strike a balance; there is every tendency that it might lead to depression. When a person has depression, it interferes with daily life and normal functioning. It can cause pain for both the person with depression and those who care about him or her (family/work roles). Depression is refers to as mood disorder or a state of low mood and aversion to activity that can affect a person's thoughts, behavior, feelings and sense of well-being. It is characterized by disappointment, self-criticism, low self-concept, sadness, guilt and boredom, lack of interest, feeling of helplessness, lack of meaning in life and suicidal ideation in case of psychotic depression (Abramson, Seligman & Teasdale, 2009).

ROLE-STRAIN THEORY

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 & Bentel 1985 and Small & Riley 1990). Williams and Alliger 1994 contend that completion 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 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, Searte & 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 completion 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.

THE STRUCTURAL CHANGE MODEL

Marital conflict according to Risdal and Singer (2004) is the situation of having the lowest level of family harmony. Omeje (2000) noted that marital conflict arises when one person in a relationship pursues his/her goals and in doing so, interferes with the other



person's goals. Imobighe (1995) defined marital conflict as a condition of disharmony in an interactional process. Considering the fact that working mothers battle with conflict emanating from the dual responsibilities, could it be deducted that their marriage would be affected? Studies have been conducted to explore how far family interference with work influences marriage life of female workers since women are those who caught up in the web of marital conflict. Results have shown that family interference with work predicts burn out, marital conflict and depression (Raven & Ruby, 1983). This is as a result of inbuilt stress in the family interference with work relationship. It has also been observed that some devastating consequences accompany conflict especially in close relationship like marriage. These include externalizing problems such as conduct disorder, aggression, divorce, child delinquency, and antisocial behavior while internalizing problems include depression, withdrawal, anxiety as well as being predictive of behavioural problems in children of divorce (Emery, 1988 & Rutter, 1991). Major, Klein and Erhart (2012) found that family interference with work significantly correlated with depression. Voyandoff (1988) noted that family interference with work influenced a variety of outcomes (e.g depression). Stoeva, Chui & Greenhaus (2007) formed that negative affectivity and burnout are related to the three dimensions of family interference with work (Time, Strain & Behaviour).

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, househelps and have had at least one child. They have worked in the banks for over two years.

INSTRUMENTS

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 0.89 and convergent validity of 0.55.

Marital Conflict Behaviour Checklist Scale

Omeje (1998), 37-item marital conflict behavior checklist scale measuring marital conflict with the reliability and validity index of 0.94 and 0.80 respectively. The MCBC was designed to assess the presence of conflict based on its frequency in marital relationships. Each item in the instrument was scored on a four point scale: rarely=1, sometimes=2, often=3 and always=4. The participants were instructed to place a check mark () in the column that best described their status. Based on the scores reflected by the frequency of the items in the lives of the participants, they were classified into high or



low conflict groups using the median score as the point of discrimination. The MCBC has been used in both clinical practice and research with Nigerian Samples (Mgbenkendi, 2014) and has been shown to be a reliable and valid instrument.

Procedure:

200 copies of Work-family conflict scale (Okonkwo, 2009) and marital conflict behaviour checklist Scale (Omeje, 1998) was 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 conflict of working mothers in the banking sector.

	X	Y(wfc)	Coefficient of determination	Level of significance
X'	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 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 conflict hence, the hypothesis which stated that there will be a significant relationship between work-family conflict and marital conflict was rejected. The finding is in congruent 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 where the effect on marital conflict. 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- family system 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 homothetic 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. Above all, the findings from this study encourage women to take up banking job as well as the employers



to engage women in their banks, since their working in the banks does not affect marital conflict. Also the results encourage the social support network operational in Africa. The extended family system and communal existence should be nurtured to forestall the devastating consequences of women exist from homes in search of greener pastures. Work-family conflict does not in any way influence marital conflict of mothers in banking sector. It could be deduced that work-family-conflict does not affect marital conflict quality and should not be considered factors 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.

RRFERENCES

- Abramson, L. Y, Seligman, M. E. P & Teasdale, J. D (1989). Learned Helplessness in Human: Critique and Reformation. *Journal of Abnormal Psychology*, 87, 49-74.
- Allen, T.D, Herst,D,E L; Bruck, C.S, & Sutton, M. (2000). Consequences associated with work-family conflict: A review and agenda for future research. *Journal of Occupational Health Psychology*, 5, 278-308.
- Bakker, A.B & Guerts, S.A.E. (2004). Toward a dual process model of Work-home interference. *Work and Occupations*, 31, 345-308.
- Blelby, D.D, & Blelby, W.T. (1988). Women and men's commitment to paid work-family: Theories, models and hypothesis. In A.H Stronberg, L.Larwood & B.A. Gutek (eds). *Women and work*, 49, 264. Beverly Hills Cksage.
- Britannica Concise Encyclopedia (nd). Family. Available at <https://www.answers.com/topic/family>.retrieved on 7/12/10
- Brookwood, K.J. (2007). *Marital satisfaction and work-home interface: An overview*. Pacific University.
- Carlson, D.S., Brooklyn Derr, C. & Wadsworth, L.L. (2003). The effects of internal career orientation on multiple dimension of work-family conflict. *Journal of Family and Economic Issues*. 24, 96-116.
- Ekwe, S.N. (19960). Women's role in agricultural production in Nigeria. In Oruwain Yomi (ed). *Women development and the Nigerian environment*. Ibadan Vantage Publishers, pp.148-155.
- Emery, R. E, (1988). *Marriage, Divorce and Children's Adjustment*. Newbury Park CA: Sage.
- Everson,L. (1997). *Its time parents find it stretched them by one powerful pulling forces of work and family life*. San Diego: Union Tribute.P.E.
- Greenhaus, J.H & Bentell, N.J). (1985). Sources of conflict between work and family roles. *Academy of Management review*, 10, 76-78.
- Gutek, B.A.,Searle, S. & Kiepa, L.(19910). Rational versus gender role explanation for work-family conflict. *Journal of Applied Psychology*.76, 560-568.
- Habbard, M. (1997). *Living to work: Home is no longer a castle as many parents commit more to the job*. Denve Rocky mountain news p.16.
- Heller,D. & Watson,D. (20050). The dynamic spillover of satisfaction between work and marriage: The role if time and psychology. 90(6), 1273-1279.



- Imobighe, T. A. (1995). *Nature of Conflict*. Paper presented at the seminar on conflict manager organized by the African Leadership Forum/ Academic Association, Ibadan, Nigeria.
- International Journal of Research Development, 59-69.
- Kinnunen, U. & Mauno, S. (1998). Antecedents and outcomes of work-family conflict among employed women and men in Finland. *Human Relations*, 51, 157-177.
- Kossek, E.E, & Ozeki, c. (1998). Work-family conflict, policies and the job life satisfaction relationship. A review and directions for organizational behavioural human resources research. *Journal of Applied Psychology*, 83, 139- 149.
- Lero, D. (1992). *Parental work and childcare needs: Ottawa Statistics, Canada. Catalogue*. 259-529.
- Major, V. S., Klein, K. J, & Ehrhart, M. G. (2002). Work-time, work interference with family and psychological distress. *Journal of Applied Psychology*, 87, (3), 427-436.
- Mathews, R.A., Del Pridre, R.E., Acitelli, L.K., & Barnes-Farrelli, J.L., (2006). Work-to relationship conflict: Crossover effects in dual- earner couples. *Journal of Occupational Health Psychology*, 11(3), 228-240.
- Mgbenkemi E. H (2014). Influence of Marital Stress and Coping Strategies on depression among single parents in South-Eastern Nigeria. *Journal of Social Sciences and Public Policy* Vol. 6 No. 1.
- Mgbenkemi, E.H. (2014). Influence of coping strategies and marital conflict on depression among parents living with mentally retarded children. ESUT, Unpublished PhD thesis.
- Ngo, H.Y. (1992). Employment status of women in Hong Kong. *Sociological perspectives* 35, 475-486.
- Nigerian Federation Office of Statistics (1984). *Annual report*. Lagos: Federal Office of Statistics.
- Okiy, R.B. (2002). Honour well deserved. *The Guardian* 2002, December 12, No. 21.
- Okonkwo, A.E. (2009). Work-family conflict as predictor of burnout among mothers in human services profession. Unpublished Ph.D thesis, Enugu State University of Science and Technology.
- Omeje O. (1998). *Marital Conflict Behaviour Checklist*. Unpublished Manuscript.
- Omeje, O. (2000). Marital conflict, coping strategies, Age and Psychopathology among battered women in three Eastern Nigeria State. Ph. D thesis UNN.
- Omeje, O. (2012). Work-family conflict and general wellbeing of mothers in the banking sector.
- Onimode, R. (1998). Capitalist expansion, women and national development. In F.A. Ogunshye (ed). Ibadan University Press pp.46.
- Perry-Jenkins, m., Repetti, R.L. & Couter, A.C. (2000). Work and family in the 1990s. *Journal of Marriage and the family* 62, 981-998.
- Raven, S. H. & Ruby J. Z. (1983). *Social Psychology*. New York: John Wiley.
- Risdal, D & Singer, G. H. (2004). Marital adjustment of parents of children with disabilities: A historical review and meta-analysis. *Research & practice for persons with severe disabilities*, 29, 45-103.



- Rutter, M. (1991). Stress, coping and development: Some issues and some questions. *Journal of Psychology and Psychiatry*, 22, (8), 323-356.
- Schiemberg, G. (1983). *Family functions*: available at ages.townson.edu/anemeroff/family-fu... Retrived on 26/12/11.
- Schulz, M.C, Cowan,C.P. & Brennan,R.T.(2004). Coming home upset: Gender,marital satisfaction and daily spillover of workday experience into couple interactions. *Journal of Family Psychology*, 18, 250-263.
- Small, S.A. & Riley, D.(1990). Towards a multidimensional assessment of work spillover into family life. *Journal of Marriage and Family* 38(1),15-28.
- Spanier, G.B. (1976). Measuring Dyadic Adjustment: New scale for assessing the quality of marriage and similar dyads. *Journal of Marriage and the Family* 38,15-28.
- Stoeva, A. Z., Chui, R. K. & Greenhaus, J. H (2003). Negative affecting, roles, stress and work-family conflict. *Journal of Vocational Behaviour*. 60, 1-16.
- Voyandoff, P. & Kelly, R F. (1984). Determinants of work-related family. 46,881-892.
- Voyandoff, P. (1988). Work-role characteristics, family structure demands and work-family conflict. *Journal of marriage and the Family*.50, 739-761.
- Wiley, D.L. (1987). The relationship between work and nonwork role conflict and job-related outcomes; some unanticipated findings. *Journal of Management* 13, 467-476.
- Williams, k.& Alliger, G. (1994). Role Stressors, mood spillover and perceptions of work-family conflict in employed parents. *Academy of Management Journal*. 37(4),837-868.