CHAPTER-I

INTRODUCTION AND REVIEW OF LITERATURE

Indian society is characterised by high in-group collectivism, high patriarchy and hierarchical relations in society and high gender inequality. India represents a complex reality of competing images of modernity and tradition. With the liberalization and reforms of the Indian policies that resulted in Indian economy becoming connected to the global economy; there was an economic boom in the country. With increased employment opportunities, more and more women are entering the work-force in large numbers. This increased labour force participation. Women started working outside the home which led to dual earner/ career families trying to balance their work and family responsibilities. It also presents a diversity of work and family issues across caste, class and socio-economic status. With the advent of women into the paid work-force, families have to adjust to the fact that they no longer have a female caregiver at home to take care of the household and care giving responsibilities. When women are not able to manage the demands of their work and family life then they experience work-family conflict. In the Indian context, there is low institutional support for balancing work and family. Institutional support has taken the form of governmental policies that are progressive on paper but poorly implemented.

The conflict between work and family is a widely researched topic in contemporary organisational behaviour. The origin of this research domain can be situated in the last seventies. However, in India there is very little explicit research focused on work and family issues.
Work and family represent two very important facets of adult life. Each of these variables contributes uniquely to our comprehension of human behaviour. Although researchers have examined both variables theoretically and empirically, traditionally the examinations of both of these crucial domains have already been conducted independently of each other. However, researchers have long speculated that these two variables are related, and have since found that this relationship has emerged in the form of a conflict.

**WORK-FAMILY CONFLICT (WFC)**

This conflict was first defined by Kahn et al. in 1964 who examined the inter-role conflict people experienced between their work roles and other life roles (as cited in Greenhaus and Beutell, 1985). Kahn et al. (1964) suggested that work-family conflict occurs when demands from work and family are mutually incompatible. Greenhaus and Beutell (1985) later concluded that work-family conflict occurs when demands from one role affect one’s ability to meet the demands associated with another role in another domain.

During the last two decades industrial/organizational psychologists and other researchers have attempted to acquire a better understanding of the work-family conflict construct by examining the bidirectionality of work family conflict, different types of conflict, several reactance styles of work-family conflict, and lastly, different causal models for explaining how conflict affects individuals. However, as the demographics of the work-force and families continue to evolve, as more women are entering the work-force, as dual-earner families become prevalent, and as the number of immigrants employed continues to increase, researchers have been forced to re-conceptualise
work-family conflict research to handle this rapidly changing world (Frone et al., 1992; Netemeyer et al., 2004).

In the present scenario, the need for new research to be conducted in work-family conflict is evident. It is very important for us to understand the causes and consequences of the work-family conflict that persist across time and culture in order to help employees prevent and handle the discomfort that occurs when work and family demands clash. Employees’ families will be most benefited from a new and deeper look at the consequences of work-family conflict, as understanding the problem is the first step in solving the negative outcomes related to work-family conflict. Finally, organizations will also gain a lot from an understanding of the consequences of work-family conflict as managers will be able to offer solutions to preventing organizational outcomes of work-family conflict.

Greenhaus and Beautell (1985) have done a generative review of work and family literature; and consequently, identified three major types of work-family conflict: (a) time-based conflict, (b) strain-based conflict, and (c) behaviour-based conflict.

**A) Time-based conflict:** “The ascendancy of conflict between work and family domains is entrenched in scarcity theory, where personal resources such as time, energy, and attention are deemed to be finite, and that exertion of greater resources in one domain (i.e. work) inevitably results in reducing the amount of resources left for the other domain (i.e. family)” (Greenhaus and Powell, 2006). In one of the earlier studies made on the framework of the work and family, Greenhaus and Beutell (1985) advocated two forms in which time-based conflicts are manifested: (1) “where it is physically impossible to satisfy time
demands of one role due to time pressures involved with another role;” (2) “where one is mentally preoccupied with one domain despite being physically present and attempting to meet the demands of another.”

(b) **Strain-based conflict**: Researches on inter-role conflict had expressed that uncurbed demands from one role deprive the performance of the other role by creating strain for the individual in the form of dissatisfaction, tension, stress, anxiety, and fatigue (Greenhaus and Beutell, 1985). According to Greenhaus and Beutell (1985), strain-based conflict is the depletion of personal resources as a result of physical and psychological strain that comes from the non fulfilment of the role performance. Therefore, strain-based conflict does not mean competing demands in it, but a situation wherein participation in one domain resulting in either physical or psychological strain that hinders role performance in the other domain.

Moreover, the studies have shown that a negative psychological strain will ultimately result in extensive time involvement in one domain reducing the amount of time available for role performance in the other domain resulting into a conflict. Therefore, competing time demands will lead to both strain-based as well as time-based conflict. “Despite being conceptually distinct, both time-based and strain-based conflicts are found to share a number of sources within the work and family domains” (Greenhaus and Beutell, 1985).

(c) **Behaviour-based conflict**: The last kind of work-family conflict is behaviour-based conflict. “When certain patterns of in-role behaviour become incompatible with expectations regarding
behaviour in another role, behaviour-based conflict is said to occur” (Greenhaus and Beutell, 1985). For example, an aggressive, confrontational and assertive approach to problem-solving in a work environment may be considered not efficient in the family setting wherein ‘a warm, nurturing and collaborative approach is more desired’ (Greenhaus and Beutell, 1985).

The amount of time which is spent at the workplace is the most powerful and enduring predictor in terms of job factors that influence work-life conflicts. In other words, longer working hours will lead to higher incidence of work-family conflicts. Moreover, organizational culture plays a very important role in supporting work-life balance (Lowe, 2005). For example, if a company encourages working excessively beyond the normal working hours, this means that company’s organisational culture is doing nothing to promote work-life balance.

**Theories of Work-Family Conflict**

There are many theories given by the researchers on work-family conflict. Role theory, Spillover theory and Conflict theory are the most important theories to analyse the work-family conflict.

**Role theory** refers to the social role an employee plays in the work domain, and how the experienced strain can negatively affect the performance in the family domain (Googins, 1991). Work elements, such as job authority, hours worked, and job satisfaction affect this social role the worker plays, and if these elements are provided to the employee on positive ways, like satisfactory job authority and less working hours, he/she will have less work-family conflict (Friedman and Greenhaus, 2000). Edwards and Rothbard (2000) confirmed that
Spillover theory, according to Fredrikse-Goldsen and Scharlach (2001), the work sphere can have a positive or negative impact on the family sphere. For example, the attitudes and behaviours (such as distress from long working hours) can create distress at home with family members also. Googins (1991) termed this process as “negative spillover,” and elaborated that “negative interference resulting from a person’s experiencing problems in [the work domain] affects the performance in [the family domain]”. It is also evident that work can also literally spill into one’s family life when one has to take home amounts of work to complete them for a deadline.

Conflict theory implies that there is an inevitable conflict between work and family because both spheres are “generally incompatible, given their differing demands, responsibilities, expectations, and norms” (Fredrikse-Goldsen and Scharlach, 2000). This theory assumes that anything at work will create some kind of conflict at home in one way or the other.

Work-Family Conflict (WFC) Vs. Family-Work Conflict (FWC)

Researchers differentiate Work-Family Conflict (WFC) from Family-Work Conflict (FWC). It is well said that WFC is present when work-related issues, for example, long working hours, job related stress, and work overload interfere with family role performance. On the other hand, FWC occurs when family responsibilities, for example, small children and care of elderly relatives, household obligations interfere with effective performance at work (Patel et al., 2006). Patel et
al. (2006) state that the study of WFC may be beneficial to social inquiry as it helps in investigating how work responsibilities affect the performance of family responsibilities while the study of FWC can be proved important from the organisation’s point of view as it will investigate how family roles affect the performance of work roles. However, it has been argued that WFC is bidirectional in nature proposing that WFC and FWC positively influence each other (Hill et al., 2004). If an individual feels distress when not been able to fulfil the family roles may consequently affect the fulfilment of his/her work roles.

Grandey et al. (2005) have revealed that although WFC may be bidirectional in nature, research has focused more on how work interferes with the family, compared to how family interferes with work. They are of strong view that work interferes with family more frequently than family interfering with work. They feel the reason behind this is that there is lack of structure and formality in family roles, making family roles more susceptible to interference. Moreover, it has been evaluated that studies that focus more on the bidirectional nature of WFC are not that much effective as those that focus on the direction of the conflict (Patel et al., 2006). Based on this view, this study focuses on how the performance of the work role interferes with the performance of the family role especially in the case of working women as they are entrusted with home responsibilities more than the men. Household responsibilities like cooking, child rearing and socialising with relatives need to be taken care by the women only even if they are working.

Family-work conflict is a type of inter-role conflict in which family and work responsibilities are not compatible (Greenhaus and
Beutell, 1985). Work conflict is defined as the extent to which an individual experiences incompatible role pressures within the work domain; and family conflict is defined as the extent to which an individual experiences incompatible role pressures within the family domain (Kopelman et al. 1983) as depicted in Figure 1.1. If there is less work conflict there will be more job satisfaction and if there is less family conflict there will be more family satisfaction. And as a result job satisfaction and family satisfaction will ultimately result in Life Satisfaction.

**Figure 1.1**

**Model of Work-Family Conflict Proposed by Kopelman et al.(1983)**

**Effects of Work-Family Conflict**
The opposite of work-life balance is work-life conflicts and the latter occurs when the pressures experienced in fulfilling one role makes the fulfilment of the other role impossible (Greenhaus and Beutell, 1985). Many researchers have described work-family conflict as when an individual does not feel that there is an excellent union of work and family roles, and that this condition will result in the experience of negative outcomes because of interference between work and family duties (Frone et al., 1996; Frone et al., 1997; Frone and Carlson, 1999).

Duxbury and Higgins (2001) stated that all individuals must work towards work and family balance. As balance between work and family gives inner peace and satisfaction, and absence of it can result in many negative outcomes. Many researchers argued that work-family conflict negatively affects the employees of the organization as well as members of the family. Furthermore, the results of work-family conflicts are bad work performance, decrease in productivity due to tardiness, absenteeism, excessive use of the telephone, absence in meetings, difficulty in concentrating and all these negative outcomes will result in higher labour turnover, lower commitment towards organisation, and low work morale.

The research of Duxbury and Higgins in 2001 has clearly shown that work and family conflicts are a major issue for both the employer as well as the employees; and that the inability to resolve this conflict will lead to negative outcomes of marital problems, reduced family and life satisfaction; and will ultimately affect the general health and well-being of the employees due to distress, burnout, and depression. The researchers have clearly pointed out that employees should prioritize their responsibilities at home and should strive to meet them.
If the employees experience fatigue due to work-related stress like long working hours, they may not be able to perform their responsibilities with their families which will result in the situation of work-family conflict in which they will perceive that they do not have ascendancy in the fulfilment of the roles that they are supposed to assume and as such, they will more likely be absent from work or leave the organization later on because they lack the commitment and the motivation (Adams et al., 1996; Boles and Babin, 1996; Boles et al., 2001; Frye and Breaugh, 2004; Netemeyer et al., 1996).

According to Thomas and Herson (2002) (as cited in Cleveland et al., 2007), evidence from the organizational stress literature suggests five major categories of sources of job stress and these are: (1) Stress associated with the job itself, including work overload, the hours of working, decision-making latitude, and the physical work environment; (2) Role-based stress that includes role conflict, role ambiguity, and job responsibility; (3) Stress associated with the changing nature of interpersonal relationships, including those with managers, supervisors, subordinates, and co-workers; (4) Career stress identified with the lack of opportunity for career development and promotion and job insecurity; and (5) There are stressors associated with the work–family interface, including conflicts of loyalty, spill-over of demands from one domain to the other, and life events.

Based on the theoretical models put forth by previous and recent studies, work-family conflicts affect individual health and well-being, and this will ultimately result a person’s performance of work and family roles in a negative way. Thus, as explained by these models
that workers who are facing imbalance in their life and work, are likely to report chronic job stress (Lowe, 2007).

Work-family conflict, job autonomy, and workload were found to be related with exertion at work and job satisfaction. Exertion at work was negatively related to job satisfaction, and job satisfaction was positively related to organizational commitment and negatively related to labour turnover intention, as predicted in both cases (Ahuja et al., 2002). Work-family conflicts have been found to be negatively associated with various satisfaction measures such as life satisfaction, marital satisfaction, family satisfaction and leisure satisfaction. The meta-analyses of Allen et al. (2000) and Kossek and Ozeki (1998) found a negative relationship between work-family conflict and marital satisfaction, family satisfaction and life satisfaction. Moreover, previous researchers have emphasized that one of the major reasons why an employee wants to leave the organization is work family conflict.

According to Greenhaus and Beutell (1985), examples of factors in the environment that produce extensive work-family conflict are:

- Pressures in the Work Environment: Extensive, irregular, or inflexible work hours; extensive travel; work overload and other forms of job stress; interpersonal conflict at work; career transitions; unsupportive supervisor or organization.
- Pressures in the Family Environment: Presence of young children; primary responsibility for children; elder care responsibilities; interpersonal conflict within the family unit; unsupportive family members.
WORKING WOMEN

The progress of any country is directly linked to its expertise in developing and using its human resources effectively. This statement is particularly true in a developing nation like India. Women are a significant part of the pool of this human resource as they play the most important role in the economic, social and political development of the nation. The twenty-first century has seen remarkable increase in the participation of women in the work-force especially in the Banking Sector. They constitute 11% of the workforce in the Banking Sector (Khandelwal, 1988).

In India’s movement for independence from British rule, women played a significant role. Mahatma Gandhi involved the women in his non-violence disobedience struggles, and made them an integral part of the National Movement. He played the most important role in influencing the women and emphasized the equality of men and women in society. Devendra (1985) quoted that, “Woman is the companion of man gifted with equal mental capacities. She has the right to participate in the minute details of the activities of the man, and she has the same right of freedom and liberty as he. By sheer force of vicious custom, even the most ignorant and worthless men have been enjoying a superiority over women which they do not deserve and ought not to have.”

The present study is focused on women working in major public and private sector banks. The purpose of the study is to understand the role played by the working women in banks and how they are managing their work and family life.
Progress in the Status of the Women

"You can tell the condition of a Nation by looking at the status of its Women."

-Jawaharlal Nehru

Describing the status of the Indian women is a very difficult task as it is not possible to generalise the situation because of tremendous variation in the factors such as education, geographic location, religion, and caste and socio-economic status of the women. Generally, middle class educated women residing in metros enjoy considerable freedom in expression, and enjoy a status comparable to their male counterparts. In Indian politics also, it is quite visible that women reinforce this image of quality (Desai and Krishnaraj, 1987). However in remote areas women are not enjoying this equal status with men and they also suffer several forms of economic and social disparities. In rural areas, they are supposed to be confined to their homes only taking care of their family and relatives only. (Mandelbaun, 1988).

The status of women changes dramatically as we move from urban to rural region. Women in rural areas typically work for three shifts in a day. They start with their families first, then weeding the crops for a meagre wage and foraging for fuel and vegetables to cook (Jacobson, 1992). These women spend twice as many hours as compared to their husbands in supporting their families but they cannot own the land in their names. And, moreover, their work is undervalued always and their status is dismal as compared to the husbands and other male members of their families.
Education is the gateway to achieve the higher status in the world. In western countries, women believe that they can achieve equal status in job market by acquiring formal education. In India, in spite of the efforts by the government to improve the status of female education, males receive a greater share of educational resources. Even in families also, when money supply is less, preference is given to the male members for the education (Liddle and Joshi, 1986). The families play a major role in female education and qualification. Blumberg and Dwarki (1980) showed in their study that the fathers play the major role in the education of the girls in the family. In the study, only 7% women stated that they had education of their own choice.

According to sociologist Srinivas (1978), in India education is considered only an asset for searching an eligible groom rather than attaining the economic independence. He is of the view that colleges and universities are not for acquiring knowledge rather they are the respectable waiting places for girls who wish to get married. However, this attitude has changed now with increasing participation of women in job environment.

The religion, traditions as well as the geographic location plays a significant role in the status of the Indian women. Hindu and Muslim women who live in “purdah” of northern India are different from women in the south. Women in the north are subjected to more restrictions than the women in the south (Mandelbaun, 1988). One explanation for this difference is that the women of the south worked in the rice paddy fields which automatically give them freedom of movement outside the home. Again this “purdah” system has been
more prevalent in rural areas and a woman of the urban areas enjoys better status and equal status with the male counterparts.

The caste system in India is more than 2000 years old. The caste system is further divided into several sub castes and they have their own hierarchies that vary regionally. The caste to which we belong traditionally determines the status in the society. The caste system is related to the status of the women. It is found that a higher caste imposes greater constraints on women and their freedom. However, it is found that many families have encouraged the entrance of women into the professional employment because they desire to move into the higher class. It is found that in the struggle of caste and class structure, the latter seems to be responsible for the emergence of women into professional environment.

**WOMEN AND WORK-FAMILY CONFLICT**

The problems that the women are facing to achieve a balance between their work and family seems to be a global phenomenon. According to role theory, women are prone to experience strain when they try to meet their demands in traditionally assigned role as a home-maker, child caretaker and their modern role as an employee. Role theory argues that groups follow some norms and the members of the group are expected to conform to the group norms. Members usually conform to these norms due to the rewards attached to conformity and the punishments attached to non-conformity (Carlson et al., 1995). Gender role theory argues that certain roles are assigned to each gender. These roles form part of the identity for the individuals. Women’s social identity is more closely linked to their family roles (Grandey et al., 2005). That’s why when women feel that
their work role is preventing them from fulfilling their home role; they may experience strain and distress.

Work-family conflict research has expanded immensely over the past few decades due to the rapid changing work-force and workplace. The influx of women into the work-force and the related growth of dual-income couples, in addition to a boost in single-parent households, has contributed to a desire to better understand work-family conflict (Hammer et al., 2009; Kossek and Lambert, 2005; Neal and Hammer, 2007). With both professional and personal responsibilities, women in particular are faced with a significant challenge when reconciling these demands.

Work-family conflict is the most studied topic in the work-family literature (Eby et al., 2005). Work-family conflict can be defined as a bidirectional process that occurs when one role negatively impacts the other, where work responsibilities interfere with family, just as family interferes with work (Frone et al., 1996; Greenhaus and Beutell, 1985). Strong interest has been generated from both academic as well as applied realms to examine theoretically antecedents and outcomes of work-family conflict. The research carried out in this field has determined that work-family conflict relates to a multitude of negative outcomes, such as lower job satisfaction, low organizational commitment, and less life satisfaction, and increased burnout and turnover intentions (Allen et al., 2000). In terms of antecedents, social support theories have helped in conceptualizing how the perceptions of support from an employee’s organization, supervisor, and co-workers can help employees to manage work and family demands more effectively by reducing experiences of work-family conflict (House, 1981; Thomas and Ganster, 1995).
India is a developing economy, in which there is clear lack of focus on work and family research. The reason behind this can be gender inegalitarian culture and the low status given to women and also the low status accorded to women issues in the country. In India, the sex ratio has always been biased against women. According to the Census Survey of India of 2001, there are 935 women for every 1000 men in the country, which means that the female population is about 48 percent of the total population. The working population constitutes around 36 per cent of the total population and women constitute about 32 per cent of the working population. Majority of the working women are found working in unorganised sector. According to the country Report presented at the Fourth World Conference on Women in Beijing in 1995, only 4 per cent of all women working are employed in the organised sector, which gives a clear view that only 0.005 per cent of India’s working women are in the organised sector. These statistics clearly show the absence of research in the work-family area, but it also gives the ground for it, especially since redistribution of work and family roles is critical for empowerment of women.

According to Loscocco and Leicht (1993), work and family dilemma is more serious for women professionals because they are only responsible for the success of their own career as well as welfare of their family. As a working mother she has to take care of all the multiple roles both in relation to family and profession. This situation will result in work-family conflict because they have to maintain both the family and work domains simultaneously. Studies have shown that they have to bear the major responsibility of childcare and household chores. The household responsibilities have made the process of profession accomplishment more difficult for the women professionals.
Narayana (1982) conducted a study in the early 1980s that clearly establishes that Indian women still aspired not to compromise with the burden of their home-maker role. Women always gave more priority to their family role rather than work role.

Hemlatha and Suryanarayana (1983) investigated through a study of role interventions of married working women that women’s problems were highly influenced by their age and socio-economic status in society and husband’s behaviour, children’s age and number, family type and the nature of work and the work timings. Husband’s understanding nature and co-operation was most important to lessen working women’s problems.

According to Lai (1995), work and family are the two major role domains for the adults. Studies have, generally, shown that stressors embedded in work or family role are detrimental to psychological well-being. The permeable boundaries between work and family roles induce stress spillover from one domain to the other. There are three ways in which role can be incompatible with each other; time spent in one role may leave little time for other role, strain within one role may spill over to other role, and behaviour appropriate for one role may be dysfunctional for the other. One of the major reasons for such role conflict is that though the number of dual career families has increased, yet the societal sex role standards have failed to change at the same pace. Husbands may feel that it is against their masculinity to perform home-making duties. Mothers feel guilty when they are unable to take care of their family responsibilities. Despite most men and women, today, are not clear about the societal roles and the concept of sharing in the family system. So, life in such a situation results in work family issues which ultimately lead to stress.
WOMEN & SOCIAL SYSTEM

Parsons (1951) categorized pattern variables for the social system. These variables are exhaustive in the possible orientations an actor can have in a given situation and are core qualities of social interactions. He noted that the variables reflect a defined set of options whose permutations and combinations reflect an actor’s orientation within a social system and influence patterns of interactions.

Parsons developed a general theory for the study of society called action theory, based on the methodological principle of voluntarism and the epistemological principle of analytical realism. The theory attempted to establish a balance between two major methodological traditions: the utilitarian-positivist and hermeneutic-idealistic traditions. For Parsons, voluntarism established a third alternative between these two. More than a theory of society, Parsons presented a theory of social evolution and a concrete interpretation of the "drives" and directions of world history.

Parsons analyzed the work of Émile Durkheim and Vilfredo Pareto, and evaluated their contributions through the paradigm of voluntaristic action. Parsons was also largely responsible for introducing and interpreting Max Weber’s work to American audiences. Although he was generally considered a major structuralised functionalist scholar, in an article late in life, Parsons explicitly wrote that the term "functional" or "structural functionalist" were inappropriate ways to describe the character of his theory. For Parsons, "structural functionalism" was a particular stage in the methodological development of the social science, and "functionalism" was a universal method; neither term was a name for any specific
school. In the same way, the concept "grand theory" is a derogatory term, which Parsons himself never used.

**Pattern variables** are five dichotomies, developed by Talcott Parsons, to draw out the contrasting values to which individuals orient themselves in social interaction. One side of the dichotomies reflects the value patterns dominant in traditional society (Gemeinschaft), the other reflects the dominant values of modern society (Gesellschaft). *Social change* can be defined as alterations that occur in the social structure and social relationship. Alterations may occur in norms, values, cultural products and symbols in a society. Institutions, patterns of interaction, work, leisure activities, roles, norms and other aspects of society can be altered over time as a result of the process of social change.

Parsons asserted that there are two dimensions to societies: instrumental and expressive. By this he meant that there are qualitative differences between kinds of social interaction. He observed that people can have personalized and formally detached relationships based on the roles that they play. The characteristics that are associated with each kind of interaction are called the *Pattern Variables*.

Role being the most vital element of the social system, its performance generates forces of strain or tension. The extent of strain depends on the way role expectations are institutionalized in society and also on the degree to which the values of role expectations are internalized by social actors. In relation to motivational orientation and value orientation, in the performance of roles, each actor faces dilemmas. These dilemmas emanate from strains in an individual's
choice of or preference within a range of orientations both related to needs and to values.

Though these dilemmas are often seen dichotomously they in fact are placed along a continuum. The actor must choose between the options, before she or he can act with respect to the situation. For example, in a situation, which requires an actor to choose between universalistic values or particularistic values, the actor can choose only one of them. Parsons argues that there are a strictly limited and defined set of alternatives or choices that can be made, and the relative primacies given to choices constitute the "patterning of relational institutions." These choices or alternatives are called orientation selection.

Pattern variables also provide a means of describing and classifying institutions, social relationships, and different societies, and the values and norms of these. All of the norms, values, roles, institutions, subsystems and even the society as a whole can be classified and examined on the basis of these pattern variables. Since the present study is focused on the role conflict of individuals in the society, hence, to correlate the findings of the study with Talcott Parsons pattern variables is quite relevant and of utmost importance.
REVIEW OF LITERATURE

No research work can move further without going back in literature. Keeping this point under consideration, an appraisal on Work-Family Conflict issues surrounding women employment and coping strategies women employ to achieve work-life balance is presented in this section with a view to unveil what has already been done on the issues related to the theme of the present study. Studies related to the women in the labour force, both in professional as well as non-professional spheres are examined with the consideration that there will be certain issues that can be unique to the professional as well as non-professional women.

Farmer and Helen (1971) found that women because of their gender face unique challenges in the occupation arenas. Women are found caught in a conflict between sex-role expectations and expectations of fulfilling one’s occupational potential. Because of this conflict women often select those occupations that are more compatible with their family roles.

Rosen and Jerdee (1974) carried out their research on 1500 managers asking them for decisions regarding conflict and problems faced by male & female subordinates. The foremost problem found by the study was conflict between job demands and family obligations. Most of the respondents felt that given a situation of conflict, employers would expect male employees to put their job above their family, but they would expect women in the same situation to sacrifice their job and career. If personal conduct of an employee threatens the job, managers made greater efforts to retain a male employee than the equally talented and qualified female. These attitudes of employers
created an organisational environment where the female managers feel inferior and inadequate in a leadership and supervisory role.

Rani (1976a) examined the dual role and the resulting dilemmas faced by the working women. She studied the inter-relationship between role conflict and the factors like caste, religion, income, qualification and occupation. She found that none of these factors is responsible for the role conflict. She concluded that conflict is entirely a psychological issue, which arises from the push and pull between the expectations of domestic and occupational role.

Rani (1976b) in her study, investigated why working women took up a paid job. She revealed three reasons that motivated women to seek jobs outside their traditional roles: firstly, economic or monetary gain; secondly, social role enhancement; and finally, personal reasons. It also revealed that working women felt stressed due to the inability to perform their traditional role of home-maker and spouse as there was not enough time or energy left after the work. This inability was the result of their working status. Moral support from husbands and a positive attitude from husbands towards wives’ work helped reduce the strain. Working women get the outside help for two reasons: to reduce the demand from household work and because they could afford to pay for human help like servants, maids or cooks. The electronic/electrical appliances such as microwave ovens, food processors, refrigerators, etc. have also contributed to make the things easier for the women in their household work, and thus, reducing their strain to a considerable extent.

Unwalla (1977) studied 50 married women executives, 50 unmarried women executives and 50 housewives (N=150) from the banking, marketing and advertising industry in Mumbai. She
attempted to assess if work interfered with the family lives of women executives. Sixty-five per cent of the total women in her sample clearly said that work always remained at the back of their minds indicating psychological spillover of work to the family domain. Women who had social adjustment problems before marriage continued to have adjustment problems after marriage also and thus reported marital disharmony. In general for all the three categories of women, family roles were more important than their work role. Family issues such as ill health of any of the family members or inability to perform household duties were seen as stressful or problematic by married as well as unmarried working women. Interestingly, non-working wives were stronger in their opinion that children and family get neglected or ignored at the expense of work commitment by working women. It is found that a large portion of working wives and mothers faced the dilemma of excelling at home without compromising on their working status.

Karasek (1979) suggests that high job demands are not much problematic in themselves, but when these job demands are accompanied by low decision-making power of the employees, these negatively affect their well-being. The job demands may lead to negative psychological outcomes, such as depression, when the employee is constrained in how he or she may take action to reduce or cope with such potential stressors. A sense of control benefits individuals’ well-being because it encourages active problem solving behaviour and allows them to change their environment in order to cope with the demands of the job. Thus control is argued to be the one possible coping strategy that workers may use to improve their well-being.
Kopelman et al. (1983) suggested that there is a significant difference which can be attributed to societal expectations and behavioural norms. It was further found that for both men and women work conflict was an important determinant of work-family conflict. Women employees had fewer options available to them than men for achieving control over competing role demands of being a professional and as a caretaker of the house. Professional women were expected to be committed to their work just like men and they were required to give priority to their family roles at the same time.

Jamal (1984) studied a sample of 305 blue-collar and 325 managerial workers in a Canadian firm through a well structured questionnaire. Association between job stress and job performance between managers and blue-collar employees was studied. Stress on job can be stated as the situation of an individual due to the working environment in which he works and feels unsecured. Different relationships are projected between job stress and performance: U-shaped and curvilinear, positive linear, negative linear, and no relationship between stress and performance. Variables used for this study were job stress, job performance, and organizational commitment. It was found that there is a negative linear relationship between job stress and job performance. Very limited evidence is seen for curvilinear or no relationships.

Singh (1987) made a comparative study of working women, i.e., teachers of schools and colleges and non-working women, i.e., housewives with relation to their role conflicts arising out of single or double roles. A sample of 280 working and non-working women was collected. The results revealed that working housewives, in general, are suffering more because of role conflict than non-working
housewives. Non-working housewives have plenty of time to take care of family responsibilities while working housewives have their limitation in their regard. The results further stated that the working wives are found to be more modern than non-working wives, but it was not related significantly to role conflict. The study clearly showed that working women had more family obligations, and it was positively related to role conflict.

Mehta et al. (1988) investigated the problems and role conflict of working men and women based on the survey of women working in public as well as private sector at various managerial positions in India. The objective of the paper was to study role perception of the working women towards their own status and position, and the role conflict arising due to their dual role as a professional and as a home-maker. The results of the study revealed that men regarded working women as undesirable workers having different skills, different habits and different motivation level. The study also provided that men who are not working with women have greater regard for women than those working with women. It is also found that majority of women are engaged in desk jobs. The results also showed that married women are respected more than the unmarried women. It was also found that organisational environment is more receptive towards working women.

Duxbury and Higgins (1991) found in a sample of 240 men and women that more work involvement is related to work-family conflict for women, while more family involvement is related to work-family conflict for men. Men may experience greater work-family conflict when highly involved in family life due to the expectations placed on them in the workplace (e.g. they may be seen as less committed by colleagues and superiors as a result of their commitment to their work.)
families). Research further suggests that, while women are able to more easily adopt the role of a wage earner, they struggle when constrained to limit the role of wife and mother. For example, even when employed outside the home, women retain primary responsibility for household labour and childcare. It appears that the time spent by women at work and the time spent by men in the home may, as a result of their gender-typicality; generate more conflict than time spent in gender-typical domains.

Duxbury and Higgins (1991) tested the consequences and antecedents of work-family conflict on the data which was collected from 131 men and 109 women in managerial jobs using inter-role conflict model proposed by Parasuraman et al. (1992). Family orientation is an attitudinal factor that can lead to work-family conflict. It is found that working women who have stronger identity with family roles are more likely to feel incompatibility between work and family roles. Because of the traditional sex role ideology, women are supposed to have a stronger orientation to and greater involvement in the family than men. For working women who are married also, role strain and time conflict may occur more frequently as a result of dual commitments to employment and to the family.

Mathur (1992) in her study titled "Women, Family and Work" analysed women's motivational level, their decision to seek employment, the consequences of dual role, the problems and conflicts they experience. The common problems faced by the women according to this study, were work overload, burden of domestic responsibilities and problem in coping with both the roles simultaneously. It was found that role conflict was directly related to the pressure of young children and it was inversely related to the level
of motivation, support from spouse and support from colleagues. The study also found that women professionals curtailed their occupational role in nearly 30 percent, domestic role in 18 percent and both roles in 15 percent cases due to role conflict.

Burton (1997) while studying the problem of work-family balance among women managers, observed that men continue to believe that family-work balance could adversely affect women. It was also found that (1) only 3% women managers considered family responsibility as the most serious obstacle in their business career; (2) only 7% of female managers reported leaving organisations for family reasons, whereas 73% reported leaving the organisation because they feel limited opportunities for them in the present organisation; and (3) women were more likely to be found in staff and support position because over-riding commitment and continuity were seen to be less important to these rules rather than to the core management function.

The results of the study done by Acharya (1998) from 296 respondents who are mothers working as teachers in different schools of Berhampur town with the help of interview and observation methods show that the chances of role conflict are more likely to be found where the mother has more number of pre-school children. Working mothers feel more role conflict when they do not have satisfactory child care facility at home during their working hours. Moreover, if husband also hesitates to help his working wife in household responsibilities and does not carry favourable attitude towards the working wife and her employment, then the life of a working wife becomes a hell. The study also found that lack of time and energy on the part of the working mothers for their household responsibilities and child care on the one hand, and the professional
role responsibilities on the other, create problems of adjustment-both at home and on professional front which ultimately gives rise to work-family conflict.

A study conducted on female nurses and their husbands by Ahmad (1999) found that nurses experienced different degrees of conflict in trying to manage the demands of work and family domains. About two-third of the nurses experienced moderate to high level of conflict. Husbands’ gender role orientation ranged from traditional to egalitarian with little less than three-quarter of them holding traditional to moderately egalitarian orientation and little more than a quarter holding egalitarian orientation. Significant negative relationship was revealed between husbands’ gender role orientation and wives’ work-family conflict. This clearly shows that women whose husbands have more egalitarian orientation tend to experience less level of work-family conflict.

Yang et al. (2000) conducted their study consisting of 108 Americans and 122 Chinese employees. It was found that Americans experience greater family demand, which has a greater impact on work-family conflict, whereas the Chinese employees experience greater work demand, which has greater impact on work-family conflict. The results of the survey indicated that work demand did not differ significantly between the two countries and did not have a greater effect than family demand on work-family conflict in China.

Apperson et al. (2002) investigated differences in the level of work-family conflict and related job attitude, health and coping variables among women managers, men managers, women non-managers and men non-managers. Data was collected from a sample of 1463 male non-managers, 264 male managers, 475 female non-
managers and 64 female managers. ANOVA was used for the purpose of analysis. The results clearly showed that women experienced higher levels of work-family conflict and work role overload. It was found that levels of work to family conflict were similar between men and women managers. For women, to strike a balance in work-family domains might discourage employment in general and particularly be a deterrent in pursuing a managerial career. Those who pursued a managerial career were likely to be the ones who experienced less conflict by the demands of their work and managerial domains.

Negative affectivity (NA) is an individual’s tendency to experience high levels of distress, depression, nervousness, anxiety, anger, contempt, disgust, and fear. Stoeva et al. (2002) investigated the relationship between negative affectivity and work-family conflict among 148 senior civil servants in Hong Kong. It was found that negative affectivity results in job and family stress. Job stress will lead to work-family conflict, while family stress will finally lead to family-work conflict. It was revealed that individuals with high NA experience more work-family conflict and more family-work conflict than the individuals having low NA.

Singh (2002) investigated the problems and pressures the women are subjected to at the workplace. He also tried to explore the problems encountered after marriage with their spouses and their role as parents. For this research, data was collected from a sample of 100 women employees through a questionnaire and personal interviews. The findings of the study reveal that a good number of women from financially sound families join the corporate world and face a problem of relationship with their subordinates. The study further reveals that married women are always conditioned by the parents and society to
accept their roles as subordinates to ‘husband’, ‘home’, and ‘children’ as their responsibility. On the other hand, it is found that unmarried women have fewer problems as compared to married working women.

Rose (2003) investigated whether the stress in work environment reduces the intention of employees to perform better in jobs. With the increasing level of stress the employees’ thinking degrades and demoralises and it adversely affects their tendency to work well. No doubt, stress is necessary for increasing performance of employees but up to a certain level. The results of this study provide that the employees do their job regularly but due to workloads and time constraints their performance gets reduced.

Ahmad and Baba (2003) investigated the role overload experienced at work and its relationship with work-family conflict among female physicians in public hospitals in Malaysia. The study revealed that 87.7% of the female physicians experienced moderate to heavy work load which could be the result of relatively high frequency of on-calls duties and an increase in the number of outdoor patients to be attended as well as the increase in the number of patients in the ward which leads to a high patient to physician ratio. With an increase in the workload physicians also experienced a considerable intensity of work-family conflict and the conflict tended to increase as the workload increased.

Schieman et al. (2003) conducted a study in Toronto, Canada. It was revealed that home to work conflict was positively associated with anxiety and depression among working men and women, and the effects of home-to-work conflict were significantly felt by both men and women. Women tend to experience greater level of anxiety associated with spill over than the men even after statistically controlling for a
range of both work and non-work conditions. It was also found that conflict and distress were strongly found among people who were doing independent jobs, among women with routine jobs and among men in harmful work environment.

Price (2003) conducted a survey of around 7500 employees and employers responsible for 2500 workplaces in Great Britain. The study revealed that there was a widespread demand from employees for the right to balance work and home life. Research also showed that businesses preferred to offer stress counselling for the personal consequences of long working hours (49 per cent) rather than providing assistance for childcare (9 per cent). Study also concluded that 80 per cent of workplaces had employees who worked more than their standard hours with 39 per cent doing so without extra pay.

Greenhaus and Powell (2003) conducted a survey on 207 MBA students. The findings revealed that majority of the respondents (57 percent) chose the family activity over the work activity, thereby allowing family responsibilities to interfere with work life. It was also found that 38 percent of the respondents chose the family activity when work pressure was strong, compared to 74 percent when work pressure was weak; and 68 percent of the respondents chose the family activity when family pressure was strong, compared to 46 percent when family pressure was weak. As many as 84 percent of the respondents chose the family activity when family pressure was strong and work pressure weak, whereas only 27 percent chose the family activity when work pressure was strong and family pressure was weak.

Carnicer et al. (2004) examined the antecedents of work-family conflict. Data was collected from 1182 Spanish employees located in
the region of Aragon with the help of a well-structured questionnaire. The primary objective of the study was to analyze the influence of job related and non-related factors on work-family conflict. The results revealed that both groups of factors related to job and non-related factors were antecedents of work-family conflict. Only a few family domain and work domain perceptions had a strong influence on work-family conflict. Educational level and functional mobility were also antecedents of work-family conflict. It was then revealed that the traditional gender roles separated men and women responsibilities, which would help to facilitate the work-family balance.

Judge and Colquitt (2004) studied the relationship between organizational justice and stress, and how the work-family conflict acts as a mediator of the relationship. Distributive, procedural, interpersonal, and informational injustice were studied as stressors to explore their relationships with the stress levels of 174 faculty members employed at 23 US universities. The results indicated that procedural and interpersonal justice had the strongest relationships with stress, and that these effects are mediated by work-family conflict. Participants can better manage the interface of their work and family lives, if there is presence of justice, which is associated with lower stress levels.

Esson (2004) investigated the sample of 181 Jamaican High School teachers to examine the work, non-work and stress related consequences of work-family conflict. It was clearly found that work-family conflict predicted job and life stress. The overall results indicate that work-family conflict results in work, non-work and stress related consequences which are evidenced in a complicated network of direct and indirect relationships. The findings suggest that the effects of
work-family conflict may be best eliminated by making attempts to prevent or reduce the problem that occurs early in the chain.

Hammer et al. (2004) examined the contributions of organizational level norms about work requirements and social relations, and work-family conflict, to job stress and subjective health symptoms, controlling for Karasek’s (1979) job demand–control–support model of the psychosocial work environment, in a sample of 1,346 employees from 56 firms in the Norwegian food and beverage industry. Hierarchical linear modeling analyses showed that organizational norms governing work performance and social relations, and work-to-family and family-to-work conflict, explained significant amounts of variance for job stress. The cross-level interaction between work performance norms and work-to-family conflict was also significantly related to job stress. Work-to-family conflict was significantly related to health symptoms, but family-to-work conflict and organizational norms were not related to job stress.

Rajadhyaksha (2004) of Indian Institute of Technology, Bombay has given very interesting Indian recipe for perfect work-life balance which is presented in Table 1.1.
## Ingredients for Perfect Work-Life Balance

1. Supportive spouse in a job that does not require frequent travel and has flexible work hours. | 1 spoon

2. Supportive extended family members in reasonably good health available close at hand to help. | 2-4 spoons

3. Reliable household help who can work without much supervision and is a quasi-family member. | 1-2 spoons

4. Cordial relations with neighbours and friends. | A pinch

5. Never-say-die attitude. | Large Dose

Kasper et al. (2005) studied the problem of managers dealing with work-family conflict. Data was collected from 30 employees through the method of interview and questionnaire. Cluster and pronominal analysis were carried out. The results revealed that there are three distinct prototypes to deal with work-family tension; firstly, career as subject of social fascination; secondly, family as factual task; and thirdly, the tradition of two works double burdens the pressure of task. The findings showed that there was neither the pure family person nor the exclusively profession and career-oriented person. The indicators of any divided personality or of those uninterested in both domains were also absent.

The study carried out by Wallace (2005) was based on the survey responses of 1201 lawyers who were married and working full-
time in the legal profession in Alberta. The sample consisted of 365 (30%) women and 836 (70%) men. Two coping strategies, viz. Job control and social support were found in the job stress process. Control over the hours that lawyers work is important in reducing depression and work-family conflict, but job control does not reduce the negative effects of work-related time demands and pressures. In contrast, social support, specifically co-worker support as an example, acts as a significant buffer that reduces the negative effects of certain job demands on lawyers’ depression and work-family conflict.

Hill (2005) took the data from the National Study of the Changing Workforce (N=1314) comprised of 680 fathers and 634 mothers to study the work-family conflict. It was clearly found that work-to-family facilitation was negatively related to individual stress and positively related to job satisfaction and life satisfaction. Family-to-work facilitation was negatively related to organizational commitment and positively related to marital satisfaction, family satisfaction, and life satisfaction. Working fathers showed long work hours (49 hours/week), major involvement in household work (46 hours/week), and a work culture which is less supportive of their family life than working mothers. However, in spite of all this, working fathers reported less work-family conflict, less individual stress, and greater family, marital and life satisfaction than working mothers.

Ciabattari (2005), in her research paper "Single Mothers, Social Capital, and Work-Family Conflict” studied work-family conflict among low-income, unmarried mothers. She examined how social capital affects work-family conflict and how both social capital and work-family conflict affect employment. She analyzed the data collected for Fragile Families and Child Well-being study of non-marital births
collected in 1998-2000 and 1999-2002. Results revealed that social capital decreases unmarried mothers’ reports of work-family conflict, especially for low-income women. Moreover, mothers who report high levels of work-family conflict are less likely to be employed; this is true for women who are not looking for work as well as those who are looking for the jobs. However, it is found that even at high levels of conflict, low-income women are more likely to get employment. The results have shown that work-family conflict has two consequences for unmarried women: it keeps them out of the labour force and makes it more difficult for those women who want to work to maintain employment stability.

Voydanoff (2005) examined the relationships between two dimensions of social integration, i.e., community participation and affective community resources, and job and marital quality. Data was taken from 1995 National Survey of Midlife Development in the United States (n=1,816). The findings showed that the level of community participation is not related or negatively related to job and marital quality, whereas affective community resources show positive associations with job and marital quality. Relationships between community participation and affective community resources and job stress are partially mediated by work-family conflict and facilitation. Family-work conflict and facilitation partially mediate relationships between affective community resources and marital satisfaction and risk.

Grzywacz et al. (2006) conducted a study on registered nurses to provide the estimates how frequently work-family conflict occurs among the nurses. As many as 1906 nurses were included in the survey. Half of the nurses reported chronic (one day a week or more)
work interference with family and 41 percent reported episodic (less than monthly or 1 to 3 days per month) interference with family. When it came to family interference with work, only 11 percent reported chronic interference and 52 percent reported episodic interference.

Patel et al. (2006) investigated the relationship between family-work conflict and job performance rating in a sample of working mothers in a retail institution in Durban, South Africa. As many as 100 women participated in the study. It was found that family-work conflict and job performance are related to each other. Married women reported higher family-work conflict than unmarried women. More than half of the respondents reported that paid work is more important than their house work. It was also found that working women have a positive impact on their families.

Samad (2006) conducted a study on a sample consisting of 500 non-professional married working women from the selected manufacturing and electronic industries in Malaysia. The results showed that employees’ work attitude was correlated with all variables of work related factors. However three variables, viz. role conflict, role ambiguity and role overload were negatively correlated with job satisfaction. This clearly shows that higher the role conflict, role ambiguity and role overload, lower would be the job satisfaction.

Komarraju (2006) collected the data from 116 dual career faculty and staff from three Malaysian universities to study the occupational role salience, work-family conflict, basic understandings, spousal support, and organizational support as predictors of work satisfaction. Regression analysis clearly showed that among all the predictors work-family conflict was the most significant predictor of
work satisfaction among the employees. It was also found that for male employees spousal support is most important predictor followed by work-family conflict for work satisfaction. Surprisingly, work-family conflict was the most significant predictor followed by organisational support for female employees. The findings suggest that dual-career employees who find household and family responsibilities interfering into their work activities are likely to experience lesser work satisfaction. Dual-career employees who receive support, motivation and encouragement from a spouse or from the organization are more likely to experience increased work satisfaction.

Darcy and McCarthy (2007) conducted an explorative study among 76 individuals having children employed within the Irish Hotel Sector. Many factors like job stress, job involvement, managerial and colleague support were studied. The findings clearly showed that all parents having dependent children face work-family conflict. And the major factors behind this work-family conflict are job stress, involvement and colleague support.

Rost and Mostert (2007) conducted a cross-sectional survey among the employees in the earthmoving equipment industry (N=528) to determine the psychometric properties of a new work-home interaction instrument, the Survey Work-home Interaction-Nijmegen (SWING) in South Africa, and to investigate the prevalence of work-home interaction. Cronbach’s alpha coefficients found that all factors were reliably measured. Paired-samples t-tests showed that negative interference from home to work is less prevalent than negative interference from work to home; however, it is found that positive interference from the work domain is less prevalent than positive interference from the home domain.
Ilies et al. (2007) examined the antecedents and outcomes of work-to-family conflict by asking 106 employees to respond to daily questionnaires both at work and at home, and their spouses were interviewed daily via telephone for a period of 2 weeks. It was found that employees’ perceptions of workload predicted work-to-family conflict over time, even if number of hours spent at work is controlled. The data analysis showed that workload affects work which will ultimately affect the home. The most surprising finding revealed in the study was that employees’ behaviours in the family domain as told by the spouses were predicted by the employees’ perceptions of work-to-family conflict and their positive effect at home.

Haar (2008) studied the influence of work-family practices on the outcomes of work-family conflict in New Zealand. The study comprised of 100 New Zealand employees who reported that work-family conflict had a significant negative relationship with job satisfaction and organizational commitment, whereas the moderating effects of current and future use of flexitime were mixed. Current flexitime use moderated work-family conflict’s relationship with both job satisfaction and organizational commitment with the negative influence of work-family conflict on these outcomes increasing when conflict was high. However, future flexitime use held a significant buffering effect towards work-family conflict and job satisfaction, with respondents reporting future flexitime use reporting increased job satisfaction when work-family conflict was high.

Ishwara and Dhananjaya (2008) made an excellent attempt to study university teachers’ perception towards work-family conflict. They collected data from various Postgraduate (PG) departments of the six conventional universities in the Karnataka state. The population
consists of teachers such as 603 Lecturers, 463 Readers and 441 Professors appointed by the universities (up to March 31, 2006). Ten percent of the population has been selected as a sample, i.e., 152 teachers on stratified basis for a detailed survey. For the measurement and assessment of the work-family conflict of the respondents, the four-item measure developed by Frone et al. (1992) was used. The study revealed that an overwhelming majority (88.81%) of the university teachers experienced work-family conflict or family to work conflict. Study proved that individual and family factors tend to influence this conflict of the university teachers. The outcome of the study on work-family conflict reveals that paying attention to family and other aspects of life outside work decreases the commitment towards work.

Schjoedt (2008) conducted his study on a sample of 67 small business executives. The regression analysis results showed that work-family conflict had a significant negative relationship with job satisfaction, and had a positive relationship with job stress. It was also found that job stress had a significant negative relationship with job satisfaction.

Nasurdin and Hsia (2008) examined the influence of support at work (managerial support) and at home (spousal support) in predicting work-family conflict on a sample of 185 married accountants in Malaysia. The moderating role of gender in these relationships was also investigated. The results showed that both managerial support and spousal support have a negative effect on work-family conflict. Moreover, gender was found to moderate the relationships between both forms of support and work-family conflict.
Aminah and Noryati (2009) focused their study to determine the effect of role conflict on job satisfaction, with work-family conflict as a potential mediator. Data was collected from 159 Malaysian single mother employees, aged 45 and below, through questionnaires. Results drawn from regression analyses found that work-family conflict serves as one of the important mechanisms through which role conflict influences job satisfaction. Employees facing role conflict at the workplace can result in an increase in the inter-role conflict between work and family domains which in turn will reduce the level of job satisfaction in employees. The findings of the study suggested that to improve the job satisfaction of employees the organisation should stop seeing the problem of work in isolation from the total life space of the employees.

Noryati et al. (2009) tested a mediation model consisting of job satisfaction as the dependent variable, locus of control as the independent variable and work-family conflict as the mediator. Data was collected from 159 single mother employees, aged 45 and below, having at least one child. Data was collected through a questionnaire and analysed using correlation and multiple regression techniques. Results revealed that work-family conflict and job satisfaction are related to locus of control. It was further revealed that work-family conflict was related to job satisfaction. It is found that work-family conflict partially mediates the relationship between locus of control and job satisfaction. It was concluded in the study that single mother employees who strongly believe that they are in control of all the events that happen in their lives seem to be more satisfied and happy with their jobs and seem to experience very less work-family conflict.
Rajadhyaksha and Velgach (2009) studied the relationship between gender, gender role ideology and work-family conflict in which both work interfering family and family interfering work were studied on a sample of 405 men and women working in two metro cities of India, Mumbai and Bangalore. The study revealed a significant difference in work-family conflict in men and women, however, results did not support "gender role" explanations for conflict. Further, no significant difference was found in the levels of work interfering with family among men and women. However, family interfering with work was found significantly higher for women.

Bashir and Ramay (2010) examined the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The study is done on (n=144) data of graduate, senior employees including managers and customers services officers of well reputed growing banks in Pakistan. The data was obtained through a questionnaire, which was later analyzed by statistical test correlation and regression and reliabilities were also confirmed. The results established a negative correlation between job stress and job performance, and showed that job stress significantly reduce the performance of an individual. The results suggested that organization should facilitate supportive culture within the working atmosphere of the organization.

Karatepe et al. (2010) conducted their research study on a sample of 620 full-time frontline employees of three-, four-, and five-star hotels in Ankara, the capital city of Turkey. The results clearly showed that work overload is a significant predictor of work-family conflict and work-family conflict intensifies both exhaustion and disengagement. Work-family conflict was also identified as a mediator
between work overload and exhaustion and between work overload and disengagement. Furthermore, it was found that employees with excessive work overloads are not capable of maintaining a balance between the demands and responsibilities of their work and family roles, which ultimately results in work-family conflict.

Reddy (2010) conducted a study which focused on work-family conflict in women employees occupying lower level jobs. Data was collected from 144 women working on the assembling line in two private sector organisations of South Africa. Data was collected with the help of a questionnaire. The results showed that a significant negative relationship exists between perceived organisation support and work-family conflict. A weak positive relationship between perceived organisation support and job self-efficacy is found. Work demands are found to be positively and significantly related to work-family conflict. The study also revealed that there is a significant negative relationship between perceived organisational support and work demand, and the same is found in job self-efficacy and work-family conflict.

Shimazu et al. (2010) studied a sample of 196 Japanese working parents with pre-school children to study how job and home demands are related to psychological distress. It was revealed that job demands are directly related to psychological distress whereas home demands are partially related to psychological distress, both directly and indirectly through family-work conflict.

Burke and El-Kot (2010) collected the data from 242 respondents, 146 males and 96 females, using anonymously
completed questionnaires, a 48 per cent response rate. Measures included three forms of WFC, personal demographic and work situation characteristics, stable individual difference personality factors, job behaviours, work outcomes, after-work recovery experiences, indicators of quality of life (e.g. WFC, life satisfaction) and psychological well-being. The mean values of the research were higher indicating more level of WFC and the gender differences were not found in the sample. Both stable personality characteristics and job demands were positively associated with WFC. Use of recovery experiences after work had limited and mixed effects on levels of WFC. It was also found that WFC generally had negative relationships with work outcomes and indicators of psychological well-being.

Anafarta (2011) aimed to study the relationship between family-work conflict, work-family conflict and job satisfaction structural equation modelling. The data was collected from 226 health service staff including doctors and nurses in Turkey. The findings revealed that health employees experience more work-family conflict as compared to family-work conflict. Structural equation modelling showed that there is a reciprocal relationship between work-family conflict and family-work conflict; and family-work conflict does not affect job satisfaction, whereas work-family conflict has an influence on job satisfaction.

Aslam et al. (2011) attempted to study the relationship between work- family conflict, family-work conflict and turnover intention of employees in three public and three private sector organizations from services sector of Pakistan. As many as 200 respondents took part in the survey. Data was collected through a questionnaire. The study revealed that there is a positive but insignificant relationship between
work-family conflict, family-work conflict and turnover intention of employees. It means that there are some other factors like job satisfaction, organisational commitment and behaviour which have more significant relationship with work-family conflict and family-work conflict. It was found that people do not leave their existing jobs, if work-family conflict is there.

Madhavi and Vimala (2011) conducted a survey among the women software professional at Chennai. As many as 500 women took part in the survey. The findings of the study showed that employees in the age group 25-35 years are found to experience more work-family issues than the other age groups. The more work-family conflict among the middle aged women may be due to more commitment in the organizational roles and family roles. They might have got promotion in the office, which is associated with more responsibility and complexity at the workplace. And in the family they might have responsibilities like children’s higher education. So, all these factors lead to the imbalance in their work and family.

Mathew and Panchanathan (2011) conducted a study to investigate the work life balance issues faced by women entrepreneurs of South India. Data was collected from 26 women entrepreneurs through a questionnaire. The study revealed that the major factors influencing the work-life balance of women entrepreneurs are role overload, care of dependents, quality of health, time management and lack of social support.

Ahmad and Tahir (2011) studied the relationship between job satisfaction, work-family conflict and job turnover intention in women.
Data was collected from 518 female university teachers in Pakistan. Findings of the research revealed that work-family conflict is related to job satisfaction which in turn affects the job turnover intention amongst the female faculty. On the other hand, work-life balance and the job turnover intention of the women have a negative indirect effect on their job satisfaction. However, job turnover intention is strongly related to job satisfaction; and job satisfaction, in turn, is predicted by work-family conflict. While concluding, it can be said that work-family conflict ultimately results in job turnover.

Ramadoss (2012) conducted a survey on 774 respondents from 54 organisations from three cities in western India and one city in south India. Data was collected in either electronic format or paper-pencil format. Findings of the study revealed that job control was significantly related to positive spillover from work-to-family. And no significant relationship was found between organisational support and positive spillover from work-family. However, supervisor support for family-related issues was significantly related to positive spillover from work-to-family; and the direction of the relation was found to be positive.

Brindha et al. (2012) studied the work-family conflict and role variables on the family. Data was collected through a questionnaire from 605 respondents who were the merchandisers of knitting industries in Tirupur district of Tamil Nadu in India. The study revealed that merchandisers are influenced more by work and family roles that decreases the level of job satisfaction and harmony in the families of the merchandisers. It was also found that female merchandisers are identified with more family time demands in comparison to male merchandisers.
Ayesha et al. (2012) undertook a study on female primary teachers of Bangladesh to test the relationships of work-family conflict and work-family enrichment with various types of satisfaction. The data was collected through a questionnaire filled up by 100 respondents. It was reported that family to work conflict negatively predicts job satisfaction, both work family conflict and family-work conflict negatively predicts family satisfaction, and WFC negatively predicts life satisfaction. It was also reported in the study that both work-family enrichment and family-work enrichment positively predict job and family satisfaction.

Okpo et al. (2012) investigated family to work conflict among mothers, who had children below 10 years. Data was collected from 102 women, 40 employed and 62 self-employed in the age of 25-42 years with children below 10 years. They responded on the Kopelman et al. (1983) Work-Family Scale. Findings clearly showed that family to work conflict and work to family conflict caused more stress for women in employment than the self-employed women.

Panatik et al. (2012) conducted a study to analyse and investigate the impact of work-family conflict on stress and psychological strain among the university staff. Survey method was used to obtain the data through a structured questionnaire for research. In all, 267 respondents participated in the research. The data was analyzed using correlation and multiple regressions. Results showed that both work-to-family conflict and family-to- work conflict have a significant relationship with the stress dimensions and psychological strain. Specifically, work-to-family conflict has a high correlation with the criterion variables in comparison to family-to-work conflict. Moreover, the regression results clearly indicated that
only work-to-family conflict influences stress levels and psychological strain.

Rani and Muzhumathi (2012) investigated the intensity of work-family conflict creating organisational role stress among working women in Chennai city. The data was collected from 491 respondents in all. They included 56 doctors, 153 bank officers, 83 lecturers and 199 engineers. The study clearly showed that stress among women was largely due to work-family conflict. It was also found that among the organisational role stressors, role overload variable contributed the maximum. The study also showed that women with low life satisfaction experienced more stress.

Ramadoss and Rajadhyaksha (2012) tried to investigate gender differences in commitment to various roles, work environment, work-family conflict, strain types and social support. Data was collected from 208 full-time working employees with school going children from the upper strata of the society belonging to dual career families in Mumbai. Among all the roles, occupational role commitment was found to be the most significant. It was also found that there is a significant difference between men and women in job variety work to parent conflict and energy based strain. It was further revealed that parents in urban areas find it very difficult and challenging to balance their employment and parental responsibilities. In the study, men reported more support from their supervisors, co-workers and extended family support in managing occupational and parental responsibilities than women.

Aleena et al. (2012) collected the data through a questionnaire from 200 female teachers of different schools to study the impact of work-family conflict on job performance while keeping the
organisation policy as a moderating variable. It was revealed that work-family conflict has a negative impact on job performance; and regression analysis clearly showed that schools do not try to moderate this relationship because in the absence of proper policies these schools fail to give relief to the female school teachers to cope up with the issue of work-family conflict. The research revealed that these schools need to improve their policies to increase female teachers’ performance and enhance their motivation level which will ultimately reduce work life pressure and strain.

Savarimuthu and Narayanan (2013) studied the impact of dependent child age on the work family conflict faced by the working women in the IT industry of Bengaluru. Data was collected from 176 respondents having children using a questionnaire. It was found that predictors of work-family conflict differ at different parental stages. For the working mothers having children below 2 years of age, family and colleague support were the two important factors that influence the work family conflict in their lives. This is because of the long working hours, role overload, and high stress. The parents having children in the age group of 2 to 5 years feel job involvement, family and colleague support to be the influencing factors of work-family conflict. However, for the parents having children in the age group of 6-10 years, job involvement was found to have predictive qualities in relation to work-family conflict. The relationship was found to be positive so as working mothers become more involved in their job, they are likely to experience higher levels of work-family conflict.

Devi and Rani (2013) studied the correlation between work-life conflict and life-work conflict and work-life balance. A survey was conducted among women working in BPO companies in Chennai. For
this purpose, data from 711 female respondents was collected. The study revealed that there is a negative relationship between conflict and balance. It was also found that marital status and family status have a significant influence on work-life balance. It is found that having children at home influences work-life conflict and as a result work-life balance also gets disturbed. It is clearly found that life-work conflict is the most important factor influencing work-life balance. BPO organisations should strive to start child care programmes, family leave policies and flexible timings which will help in reducing such conflicts.

Gamage (2013) conducted a survey on 50 practising lawyers in Sri Lanka. The research study revealed that there exists a negative significant correlation between Sri Lanka work-life conflict and job satisfaction of practising lawyers in Sri Lanka. The relationship between work-life conflict and family satisfaction of practising lawyers was also found to be negative. It was also revealed that a higher degree of job satisfaction and family satisfaction existed among male rather than female practising lawyers.

Nomaguchi and Johnson (2013) analysed the data from the Fragile Families and Child Well-being Study (N = 3,165), and found that work-family conflict is related to mothers’ less than fathers’ stress; and non-standard schedule is related to less stress for mothers only. Current employment status which is found not to be permanent and work-family conflict are the strongest predictors of fathers’ but not mothers’ stress. Results suggest that securing a job with flexible scheduling is important to reduce parenting stress among working-class parents regardless of gender.
Bhowon (2013) investigated the relationship between work-family role salience, work-family conflict and satisfaction with work and family. Data were collected from 202 married working couples with a structured questionnaire. Family salience was significantly and positively correlated with work salience and work-family conflict. Both family and work salience was correlated with work satisfaction. A negative correlation was found between work-family conflict and work satisfaction and between family-work conflict and both work and family satisfaction. It was also found that there is a significant main effect of family role salience and family-work conflict on both work and family satisfaction.

From the aforementioned review of literature, it is found that the issue of work-family conflict was first raised by Kahn et al. in their study in 1948. After that psychologists and researchers are continuously making efforts to acquire a better understanding of the concept of work-family conflict. Findings given by the researchers during a specific period are as below:

1971-80

- Women because of gender faced challenges in occupational arenas.
- If personal conduct created any problem, management made efforts to retain a male instead of a female employee.
- Work-family conflict was considered a psychological problem.
- Women sought job because of economic reason, followed by social enhancement and personal reasons.
- Women used to leave their job because they found themselves unable to perform both duties.
- Women felt that work always remained at back of their mind, even when they were at home.
- Non-working women were considered stronger than working women as family & children never got neglected and ignored.
- The demand jobs led to negative psychological outcomes such as depression, and “control” was argued to be the one possible coping strategy.

1981-90

- Women employees had fewer options available to them than men for achieving control over competing role demands.
- There was a negative relationship between job stress & job performance.
- Working women had more family obligations and the extent of family obligations was positively related to role conflict.
- Organisational environment was more receptive towards working women.

1991-2000

- Men experienced greater work-family conflict when highly involved in family life due to the expectations placed on them at the workplace.
- Common problems faced by women were work overload, domestic responsibilities & problems in coping with both the roles simultaneously.
- For married working women, role strain and time conflict occurred more frequently as a result of dual commitment to employment & family.
- Chances of role conflict were more likely to be found where the mother had more number of pre-school children.
- Women whose husbands had more egalitarian orientation tended to experience less level of work-family conflict.
- Social support acted as a significant buffer that reduced work-family conflict.

2001 Onwards

- Women experienced high level of work-family conflict & work role overload.
- Negative affectivity resulted in job & family stress. Job stress led to work-family conflict, while family stress led to family-work conflict.
- Unmarried women had fewer problems as compared to married working women.
- Stress in work environment reduced the intention of employees to perform better in jobs.
- Conflict and distress was more among the people doing independent jobs. However, it was greater among the women with routine jobs and among men who worked in harmful work environment.
- Effects of work-family conflict are eliminated by making attempts to prevent or reduce the problem that occurs early in the chain.
- Never-say-die attitude is required for perfect work-life balance.
- Working fathers reported less work-family conflict, less individual stress and greater family & marital life satisfaction than working mothers.
- Working women do have a positive impact on their families.
- Higher the role conflict, role ambiguity and role overload, lower would be the job satisfaction.
- Work-family conflict ultimately results in job turnover.

**RATIONALE OF THE STUDY**

Work and family represent two very important facets of adult life. Work-family conflict occurs when demands from one role affect one’s ability to meet the demands associated with another role in another domain. The working population constitutes around 36 per cent of the total population and women constitute about 32 per cent of the working population. With increased employment opportunities, more and more women are entering the work-force in large numbers. Women started working outside the home which led to dual earner/career families trying to balance their work and family responsibilities. It also presents a diversity of work and family issues across caste, class and socio-economic status. With the advent of women into the paid work-force, families have to adjust to the fact that they no longer have a female caregiver at home to take care of the household and care giving responsibilities. When women are not able to manage the demands of their work and family life then they experience work-family conflict. In the Indian context, there is low institutional support for balancing work and family. Institutional support has taken the form of governmental policies that are progressive on paper but poorly implemented.

Banking sector is one of the key constituents of service sector which thrives on serving the customers well. In order to sustain the ever increasing competition the banks require high morale bearing employees to deal with customers positively, amicably and effectively. The banks also need to cut their costs and budgets which adversely
affects the staff strength. In such a situation, the efficient, dedicated and job involved employees can prove to be an asset, thus, contributing significantly towards the efficiency of banks. However, over the period the banking sector has had to deal with immense stress in coming to terms with the whirlwind of changes associated with policy amendments, globalization and liberalization. The mayhem of increased stress has resulted in serious repercussions on the social, economical and psychological domains of the bank employees in the form of a work-family conflict.

Thus, this study is an attempt to investigate the work-family conflict, social support, coping strategies, job satisfaction, and their relationship especially in the perspective of Indian banking sector.

Since the present study is focused on the role conflict of individuals in the society, hence, to correlate the findings of the study with Talcott Parsons’ pattern variables is quite relevant and of utmost importance. Moreover, sociological aspect has not been covered in any of the studies. Thus, this study focuses on analysing this aspect also.

In sum, India being the second largest human resource bank in the world needs to manage and eradicate the issues relating to work-family conflict and work-life conflicts so as to save the worst nightmare that may hit the performance of all the sectors including banks. This study, thus, is beneficial for human resource in general and the banking sector women employees in particular. The suggestions to be made on the basis of findings of this study could be of great help to eradicate detrimental human resource policies and to further incorporate policies that can lead to optimum level of job satisfaction by producing more productive and efficient work-force.
Findings of this study could also act as secondary data for further research.
REFERENCES


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**CHAPTER-II**