RELATIONSHIP OF WORK-FAMILY CONFLICT, FAMILY-WORK CONFLICT AND PSYCHOLOGICAL DISTRESS AMONG FEMALE BANK EMPLOYEES IN PORT HARCOURT METROPOLIS, RIVERS STATE, NIGERIA

Ugwu, Chinelo Joy, Ph.D

Department of Educational Psychology, Guidance & Counselling
Faculty Of Education
University Of Port Harcourt, NIGERIA

ABSTRACT

This study investigated the joint and independent relationship of work-family conflict (WFC), family-work conflict (FWC) and psychological distress among married female bankers in Port Harcourt metropolis of Rivers State. Work and family are important domains of life. Unfortunately, demands from both domains can be so incompatible in some aspects that effective participation in one may contradict or preclude participation in the other, Data were collected from randomly selected 329 female married bankers from eight banks. The study used an instrument titled: Family-Work conflict and psychological Distress Questionnaire (FWCPDQ) to elicit information on the three variables. Data were analyzed multiple regression coefficients, ANOVA associated with multiple regression, beta values of multiple regression and t-test associated with multiple regression. Finding indicates that both WFC and FWC jointly and independently related positively with psychological distress among the female bankers. FWC related more significantly with psychological distress than WFC. Experiences of both FWC and WFC have implications on the well-being of this group of bank employees. Intervention on employee well-being should include workshops and seminars on WFC and FWC. Increased family and organizational supports are recommended to help this group of workers to balance family and improve effectiveness at work.

Keywords: Work-family conflict, family-work conflict, psychological distress, and female bank employees.

INTRODUCTION

Work and family are critical aspects of human life. People need to work in order to express themselves and earn money to maintain their families. Also the need to have a peaceful home to retire after the day's work cannot be overemphasized. It is easy to view the home and work place as separate domains but numerous empirical studies shows that roles at the workplace and home are complementary (Allen, Herst, Bruck & Sutton, 2000). Working full time in an organization and keeping a household at the same time require a lot of coordination, support and concentration. Striking a balance between work roles and family life is a challenge for many employees and families (Hammer, Neal, Newsom, Brockwood & Colton, 2005). When family demands and work demands conflicts and none can give way to the other, managing to strike a balance between home and work becomes more challenging (Johes, Burke, & Westman, 2006), consequently conflict may have a negative influence on the employee, resulting in distress and reduced productivity at work and family harmony (Kofodimos, 1993).

Studies have shown that females are more likely to experience higher work and family conflicts than males (Geertije, Willensen & Karin, 2006). It is expected in many cultures for

married females to cook, attend to their children, husband and relatives and other home roles after a day's work. Pressure stemming from concurrent performance of official responsibilities and house chores may bring about poor physical and psychological well-being of the married female employee. There is therefore need to investigate these conflicts relating to official responsibilities and home duties among married women especially in the banking sector Nigeria which has witnessed large influx of women employees in recent years (Adegborega & Okesina, 2017).

Work family conflict (WFC) is a form of inter-role conflict in which the role pressure from work and family domains are mutually incompatible in some respects. Specifically, WFC often called Work Influence on Family (WIF) is a type of conflict that an individual experiences when excessive pressures from performing work roles spill over to family life and creates or increases the pressure stemming from performance of family roles (Netemeyer, Boles, & McMurrian, 1996). That is, participation in the family role is made more difficult, due to the stress acquired and time spent performing work role. A family bank employee is obviously interested in her family and employment. Effective performance of demands from both domains is the dream of every employee. Demands from work and family are often incompatible in some aspects that participation in one many conflict or preclude performance of role demands from the other domain. For example, a female bank employee may have an urgent need to go for school run and at the same time an important office demand, such as attending to an important customer. When both demands occur at the same time, the female bank employee may not have enough time and other resources to simultaneously satisfy the opposing demands. If the employee in question decides to attend to the important customer at the expense of her much needed school run, then her work demand has influenced her family demand (WIF).

Other examples of WIF among married women in the banking industry may include closing late from work, getting worn-out at the end of the day's work, going back home with work assignments and using family time to conclude such assignments. Frone, Russell and Copper (1992) identified work factors which affect family roles to include work overload, extra work time, extensive travels, interpersonal conflict in the office, and unsupportive supervisor. Work family conflict can also result from workaholism (Robinson, 1997). This work stress or pressure can affect spouses, children, associates and the community (Rao & India, 2010). It can also affect employer and customers, and a potential source of distress to employees (Grzywacz & Marks, 2000) even though work demands were satisfied at the expense of family. Becker (1985) suggested that married women with children should take less demanding jobs in order to take proper care of their families.

Family work conflict (FWC) or Family Influence on Work (FIW) is a form of inter role conflict in which family considerations and pressure interfere with effective performance of work (Greenhaus & Beutell, 1985). Good example of FWC is when the responsibilities stemming from performance of family roles such as care-giving obligation to newly born baby, and performance of domestic chores or attendance to family functions clash with the need for a bank employee to stay late to meet her monthly target. Effective performance of such family roles may make successful role participation in organization more difficult. The dual role of motherhood and work may result to FWC which may require exceptional coping capability and skillful balancing to effectively performance of work roles (Torronen, 2005). Furthermore, thoughts of family difficulties may distract work. Inability to balance family and work roles may lead to psychological distress such as worries, depression, anxiety, job

dissatisfaction, family tension, absenteeism and even resignation from employment (Thomas & Ganster, 1995).

Psychological distress is the unpleasant feelings or emotions from maladaptive responses to stressors commonly characterized by symptoms of depression and anxiety (Mirowsky & Ross, 2002; Caute, Durand, Loisal, Goulet & Gaulhier, 2002) and somatic symptoms of insomnia, headache and others. Research on psychological distress is important because its impact on employees' level of functioning, thinking and behaviours (Carson, Butcher & Mineka, 1996), thereby making it a subject of concern to employers, families and counselling psychologists. A study on level of psychological distress of employees of different banks in Turkey revealed that psychological distress and emotional exhaustion were higher in female workers than in males (Yasin & Abudurrahim, 2011). Furthermore, majority of distressed employees may not be receiving the much needed therapy (Hilton, Whitford, Sheridan, Cleary, Chant, Wang & Kessler, 2008).

Statement of the Problem, Objectives and Significance of Study

Family is a fundamental unit of every society. Very close knit relationship is a major characteristic of Nigerian family. Female bankers work longer hours and these long hours easily extend to late night, reducing time devoted for family roles. Family expectations and interference often combine with work demands to put pressure on these women. Many of them are saddled with hard choice of either continuing with the job with attendant pressures at work, leave their jobs or to face their family roles. The loss of much needed family finance may contribute to more pressure if they chose to quit their paid employment. There is therefore need to properly investigate the extent to which married women in the banking industry are affected by work and family conflicts and implication of such experience on their psychological well-being.

This study specifically intends to find out the extent to which family- work and work-family conflicts jointly and independently relate with psychological distress among married female bank employees in Port Harcourt, Nigeria. The study will also determine which of the two (FWC/WFC) has greater relationship with psychological distress. Results from this research will offer important practical implication to the banking industry, the family, counselors as well as the general public. The bank management needs highly productive employees to stay in business and the family needs a strong tie to function properly. Families can better understand the relationship between work pressure and conflicts that exist in their families. The bank and family can therefore set the conditions to help affected female staff to manage work and family obligations.

Hypotheses

The under listed hypotheses guided the study:

Hypothesis 1: Family-work and work-family conflicts do not jointly have a significant relationship with psychological distress among married female bankers.

Hypothesis 2: Family-work and work-family conflicts do not independently have a significant relationship with psychological distress among married female bankers.

Research Question 1: Which of the two (FWC or WFC) has greater relationship with psychological distress?

METHODOLOGY

This study was conducted in Port Harcourt Metropolis; the capital of Rivers Stat, Nigeria. The city is located along Bonny River in oil rich Niger Delta with a population of about 1.9 million inhabitants. It has17 commercial banks with a total of 188 branches and average of 11 branches per bank (Nijaguru.com, 2016). Eight of these banks were randomly selected. The sample size comprised three hundred and thirty six (336) married female bankers. This represents 60% of married female bankers drawn from each selected bank. In drawing the sample, each of the selected eight banks were selected through balloting and also served as clusters. Purposive sampling technique was applied to draw the participants. Questionnaire were distributed to sixty percent of the married female employees in each bank irrespective of their branch through random samplings.

Family work Conflict and Psychological Distress Questionnaire (FWCPDQ) was used to obtain data for this study. Work family conflict (WFC) and family work conflict was measured using the instrument developed by Netemeye, Boles & McMurrian (1996) adapted to suit respondents within the locale of this study. The scale consists of ten items; five items each for WFC and FWC. Respondents indicated the extent to they agreed or disagreed with each item on a four-point likert scale (Strongly Agree = 4, Agree = 3, Disagree = 2 and Strongly disagree = 1). The General Health Questionnaire -12 (GHQ-12) developed by Goldberger (1992) was used to measure psychological distress among the participants of this study. The scale is the most popular version and of good standard for measurement of psychological distress (Furukawan, et al, 2008). The GHQ-12 asks whether the respondents have recently experienced a particular symptom of distress such as depression and anxiety. Each item in the scale was scored using a four-point likert scale (less than usual, not more than usual, rather more than usual and much more than usual).

RESULTS

i. Joint Relationship between WFC, FWC and Psychological Distress

Hypothesis 1: Family-work and work-family conflicts do not jointly have a significant relationship with psychological distress among married female bankers.

Table 1: Summary of Analysis of Variance associated with multiple regression on the joint relationship of FWC and WFC with psychological distress.

Source of	Sum of	DF	Mean	F	P-value		
variance	square		square				
Regression	7744.12	2	3872.06	111.09	0.000		
Residual	11362.86	326	34.86				
Total	19106.98	328					
$R = 0.637$, $R^2 = 0.405$, Adjusted $R^2 = 0.402$							

The results of multiple regression analysis on the joint relationship of WFC and FWC are presented in table 1. Result revealed the F-value of 111.09 from the two variables and df of 2,326 at 0.000 level of significance (p <0.05). Thus, hypothesis one was rejected. It was concluded that work-family and family-work conflicts jointly related significantly with psychological distress experienced by female bank employees.

Table 1 also revealed that the multiple regression coefficients R=0.637 was obtained when work-family and family-work conflicts jointly relate with psychological distress. The multiple regression coefficient (R^2) otherwise called the coefficient of multiple determination obtained was 0.405, while the adjusted coefficient of multiple determination ($AdjR^2$) is 0.402.

Based on the adjusted R^2 , it could be deduced that 40.2% of the variations in the psychological distress among married female bankers is attributed to both WFC and FWC.

ii. Independent Relationship between FWC, WFC and Psychological Distress

Hypothesis 2: Family-work and work-family conflicts do not independently have a significant relationship with psychological distress among married female bankers. Hypothesis two was tested using the standardized partial regression analysis associated with multiple regression employing beta value.

Table 2: Beta- value and t-test on the prediction of psychological distress of FWC and WFC

Explained variable	Unstandardized coefficient	Standardized coefficients			
	В	Std	Beta	t	P-
		error.			value
Constant	1.606	2.099		0.765	
FWC	1.171	1.144	0.389	8.134	0.000
WFC	1.370	1.183	0.358	7.478	0.000

Results on table 2, show that the unstandardized coefficient obtained for B were 1.606, 1.171, 1.370 respectively for constant, family-work conflict and work-family conflict. The beta values for family-work are 0.389 and 0.358 for work-family conflict. Associated t-values were 8.134 and 7,478 respectively for FWC and WFC at 0.000 level of significance (p<0.05). Thus both FWC and WFC independently related significantly with psychological distress among married female bankers.

iii. Strength of Relationship of WFC, FWC with Psychological Distress

The result of t-test from table 2 was used to determine the relative strength of the relationship of FWC, WFC and Psychological distress. Results from the table indicate beta values of 0.389 for family-work conflict and 0.358 for work-family conflict. As can be seen, FWC had a higher beta value hence stronger relationship with psychological distress than WFC.

DISCUSSION

The result showed that work-family and family-work conflicts jointly and significantly related with psychological distress. This result was expected due to the reason outlined below. Pressure from unresolved domestic duties and work load in offices are usually associated with well-being of female bank employees. To be an ideal mother and also an ideal full time employee at the same time is a difficult responsibility. Various studies including that of Frone, Russell and Cooper (1997) reported strong association between work-family, and family-work conflicts and psychological distress such as depression. A female married banker who is responsible for school runs but still has some unfinished tasks in the office may be anxious about her inability to meet up with her official responsibilities. Her anxiety may stem from her thinking that her children will be neglected if she is unable to carry out her school run, leading to loss of concentration on her official duties. Several other disturbing thoughts she is engaged in as a result of the dual conflicts may result to her feeling of negative emotions which are not helpful in resolving her conflicts.

The result also showed that family-work conflicts, related positively with psychological distress and it also has higher relationship with psychological distress than work-family conflict. Many of the bank employees covered in this study indicated that their family

demands impact their career more than their work pressure influence on family functions. Taking time off to attend to family needs such as taking a sick child to hospital and returning to the office increases the work load and can be very stressful and impact greatly on their ability to meet up with work requirements. Excessive family loads may result to lateness and absenteeism which conflicts with work regulations. This scenario leads to distress if the bank has not provided support to cushion family distress. This finding may also be explained by the reasoning that most of the respondents may not have family support, thus making it mandatory for them to perform traditional wife and mother roles, compelling them to put their family first before their job. It may also be possible that many of the women in this study have greater value for family. Their concept of self-worth may stem more from successful performance of family roles than work roles. Thus, unattended family duties cause distress to them. These women may resolve to carry the extra family load at the expense of their work rather than nagging, quarrelling, facing domestic violence or worst still divorce which ran contrary to their personal and spiritual values. There is therefore need for these women to develop necessary skills to manage their family requirements so as not to affect job performance and psychological health.

This finding from this study is similar to that of Shimazu et al (2010) among parents of preschool children working in Japan. Many of the respondents indicated that they perform some of their official assignments at home with the hope that their family members will understand and increase their participation in family chores. Many of these chores in Nigerian setting are traditional for women, men are not trained and equipped to perform such functions. Most boss as in the office would demand that these women perform the work they are paid for, it then becomes a must for women to perform both office and house works without the assistance from office colleagues and family members. Many of these women may not like to quit from work because bank pay is above average and such financial support is very much needed in today's families.

CONCLUSION

This research was conducted among 329 female bank employees in Port Harcourt, Nigeria to examine the relationship between family-work conflict and work-family conflict on psychological distress. Well-being of employees is important to the organizations as it reflects negatively to employee productivity and also necessary for family cohesion. Findings from the study indicates that work-family conflict and family-work conflict jointly and separately related significantly with psychological distress experienced by the participants. Family-work conflict related more significantly with psychological distress than work-family conflict. Results obtained reveal that the joint influence of family-work conflict, work-family conflicts, led remarkably to 41%.

RECOMMENDATIONS

- 1. Banks and family members should understand the nature of family-work conflict and work-family conflict experienced by their married female members and develop appropriate supports to help them balance their family and professional lives in order to improve their well-being.
- 2. Banks should support married female bankers to enable them strike a balance between family and work roles in order to avoid the envisaged conflicts.

- 3. Research should be conducted on this subject to understand the mediating effect of organizational and family support on the relationship between family-work conflict, work-family conflict and psychological distress.
- 4. Counsellors should help the married female bankers to understand if the FWC and WFC they experienced are more of time management, strain based or behavior based for proper adjustments.
- 5. Banks can also modify their policies on staff welfare especially to married women and working mothers; female banking employees can better attribute their source of their distress to opposing demands from office and home. It is hoped that both family and organization will jointly support married women as they go through the turbulence of maintaining dual roles (work/family) which is a growing issue in Nigeria and indeed in all the developing and developed nations of the world.
- 6. Family support offered to these women by husbands and other family members should be increased, responsibility for household chores should be shared, which may go a long way to reduce work pressure and allow distressed women bankers improve their work-family balance.

REFERENCES

- Adegboyega, L. O. & Oresina, F. A. (2017). Stress and coping techniques of female bank staff in Kogi State, Nigeria. *Asia Pacific Journal of Education, Arts and Sciences*, 4(1), 98–104.
- Allen, T. D, Herst, D. E. L, Bruck, C. S & Sutton, M. (2000). Consequences associated with work-to-family conflict: a review and agenda for future research. *Journal of Occupational. Health Psychology* 5, 278 308.
- Becker, G. S. (1985). Human capital, effort and sexual division of labour. *Journal of Labour and Economics*, 3, 533–558.
- Carson, R. C., Butcher, J. N., & Mineka, S. (1996). *Abnormal psychology and modern life*. New York: Harper Collins.
- Caute, M. F., Durand, M.J., Loisal, P., Goulet, C., & Gaulthier, N. (2007). Level of distress among workers undergoing work rehabilitation for musculoskeletal disorders. *Journal of Occupational Rehabilitation*, 17, 289–303.
- Frone, M. R, Russell, M, & Cooper, M. L. (1992). Antecedents and outcomes of work-family conflict: testing a model of the work-family interface. *The Journal of Applied psychology*, 77, 65–78.
- Furukawa, T. A., N. Kawakami, M. Saitoh, Y. Ono, Y. Nakane, Y. Nakamura, H. Tachimori, N. Iwata, H. Uda, H. Nakare, M. Watanobe, Y. Nagamuma, Y. Hata, M. Kobayashi, Y. Miyake, T. Takeshima & T. Kikkawa (2008). The performance of the Japanese version of the K6 & K10 in the World Mental Health Survey in Japan. *International Journal of Methods in Psychiatric Research*, 17, 152 158. Doi: 10. 1002/mpr.257
- Goldberg D. (1992). *General health questionnaire (GHQ -12)* Windsor, UK: NFER Neison. Greenhaus, J. H. & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10, 76 88.
- Grzywacz, J. G & Marks, N. F. (2000). Reconceptualizing the work-family interface: An ecological perspective on the correlates of positive and negative spillover between work and family. *Journal of Occupational Health Psychology*, 5, 111-1126.
- Hammer, L. B, Neal, M. B, Newson, J. T., Brockwood, K. J., & Colton, C. L. (2005). A longitudinal study of the effects of dual-earner couple's utilization of family friendly workplace supports on work and family outcomes. *Journal of Applied Psychology*, 90, 799 810.

- Hilton, M.F., Whiteford, A., Sheridan, S., Cleary, M., Chant, D. C., Wang, S., Kessler, C. (2008). The prevalence of psychological distress in employees and associated occupational risk factors. *Journal of Occupational Environmental Medicine*, 50:746–757.
- Jones, F., Burke, R. & Westman, M. (2006). *Work-life balance: A psychological perspective*. New York, NY: Psychology Press.
- Kofodimos, J. (1993). Balancing act. San Francisco: Jossey Bass.
- Mirowsky, J., and Ross, C.E. (2002). Selecting outcomes for the sociology of mental health: Issues of measurement and dimensionality." *Journal of Health and Social Behavior*, 43, 152-170.
- Naijaguru.com,(2016). List of banks in Port Harcourt: Addresses/braches of banks in Port Harcourt, Rivers State. Retrieved from http://www.naijaguru.com.ng
- Netemeyer, R. G, Boles, J. S & McMurrian, R. (1996). Development and vocation of workfamily conflict and family-work conflict scales. *Journal of Applied Psychology*, 81(4), 400 410.
- Rao, T. S. S. & India, V. (2010). Work, family and personal life; why not all three? *Indian Journal of Psychological*, 52 (4), 295 297.
- Robinson, B. E. (1997). Work addition and the family: Conceptual research considerations. *Early Child Development and Care*, 137, 77 92.
- Shimazu, A., Bakker, A. B., Demarouti, E, & Peeters, M. C. W. (2010). Work-family conflict in Japan: How job and home demands affect psychological distress. *Industrial Health*, 48 (6), 766-774. Retrieved from http://www.beanmanaged.eu/pdf/articles/arnoldbakker/article_arnold_bakker_230.pdf.
- Thomas, L. T. &Ganster, D. C. (1995). Impact of family support work variables on work-family conflict and strain: A control perspective. *Journal of Applied Psychology*, 80, 6-15.
- Torronen, M. (2005). Joustava rakkaus ja perheiden muutos (adaptable love and change in families). Tyo ja ihminen 19, 107 128.
- Yasin, B., & Abudurrahim, B. (2011). Psychological distress of women working in banks. Asia Pacific Psychiatry, 3 (3), 145-150.