ABSTRACT

Globalization has changed the world into a global village. Banking Sector is one of the most regulated industries in India. It plays a critical role of a financial intermediary by acting as a channel between the surplus and the deficit areas. With the booming Indian economy, there is a need for funds which necessitate a sound financial system. In order to cope up with this competition the performances of employees have to be increased. Under these circumstances the employees especially managers will face conflict between work and family spheres. This paper tries to examine the influence of work antecedents with work family conflict of women managers. It also tries to point out suggestions to improve work environment of women managers in banking sector.

KEYWORDS

Work Antecedents, Work Family Conflict, Professional Mothers, Globalization, Banking Sector, Financial Intermediary,
1. Introduction

In the present scenario of globalization and economic liberalization accompanied by recession and layoff, two cardinal domains in the lives of an employee is work and personal/family life. Moreover, the present day society throughout the world has witnessed dramatic changes in the concepts about work and family life over the past few decades due to the technological advancements and improvements in living conditions. These changes and advancements quite often lead to interference, conflict and competing demands between the expectations of the workplace and personal needs at home (Lambert et al., 2006). Work-life balance (WLB) is a common challenge throughout the industrialized world. Employees all over the world are facing challenges how to balance work and personal life (Ramachandra Aryasri & Suman Babu, 2007).

The present global organization is working 24/7, 365 days a year and the growth of the economy is the present priority amidst global recession, which the world over is facing today. Everyone’s focus is more on the work than the personal life which is creating an imbalance in the professional work and personal life. (Sindhu & Suman Babu, 2008). The different responsibilities, expectations, duties, and commitments required by the multiple roles (work and family) can become difficult to balance, creating pressure and thus resulting in personal stress (Netemeyer, Boles, & McMurrian, 1996). The difficulty or inability to cope with the competing demands of each role is commonly referred to as work-family conflict while the ability to manage both roles simultaneously is referred to as work-family balance.

With the growing diversity of family structures represented in the workforce, it is important that human resource professionals better understand the interface of work and family relationships and the resulting impact in the workplace. Research by Parasuraman and Greenhaus (2002) documented that segments of the workforce may be subject to unique work/family pressures, yet they often have few sources of support. The under-representation of these groups of individuals with potentially difficult types of work/family pressures represents a major gap in work/family research and employers’ understanding of their needs. Whatever be the context, balancing work and family domains is increasingly becoming a difficult task for various employees and they are concerned about the boundary between their work and non work lives (Hochschild, 1997; Mathew and Panchanatham, 2009).

In recent decades the labor market has fundamentally changed. There is an increasing participation of women in different fields of work. Families are now shifting from the bread-winner model, where usually man’s income makes the household to a two-income model, where both partners work outside the home. Women constitute a large portion of the nurses in the hospitals. They are under constant stress of attending to the commitments of their family and work.
The status of women in India has been subject to many great transformations over the past decades. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. Women in India now participates in all activities such as education, politics, media, art and culture, service sector, science and technology. India has been facing social changes that has opened the possibility for women to attain managerial roles in corporate. Historically, the girl child in the Indian family often did not have formal education opportunities. Since women give birth to children they were assigned the repetitive work of cooking, cleaning and caring of children and family members, made them to remain at home. The role of males was food gatherer or bread winner while female was to confine herself to the domestic chores and care for the children. Slowly, the literacy level of girl children is increasing, and recently women have begun to attend universities. These changes are in large part due to a significant shift in perspective towards the possibility of women working outside the home, contributing economically to the family and even pursuing a career.

2. Review of literature

The work family conflict is defined as a type of role conflict in which pressures of family and work domains are incompatible. Overall levels of reported work family interferences have risen in recent decades. In 1997, there reported greater difficulty in balancing their work and family demands than did their counterparts in 1977 (Winslow, 2005). Work family conflict is higher among women, younger despondence and those with higher level of education. (Voydanoff, 2005). Over the last three years the proportion of positions in low to medium level management held by women has increased substantially (Dreher, 2003). The individuals with extraversion, anxiety, toughness, independence, adjustments, leadership and creativity influence work-related behaviors including problem solving, sensitivity, assertiveness, self discipline, drive and interpersonal style. (Francis, 2007). Evidence has been sighted that work family conflict has a negative effect on performance rating. A man who experienced family work conflict was rated lower on overall performance than a man who did not experience family conflict work. (Butter, Skatlebo, 2006).

3. Indian Banking Industry

The banking industry in India, which is governed by the Banking Regulation Act of India, 1949 can be broadly divided into two major categories, non-scheduled banks and scheduled banks. Scheduled banks comprise commercial banks and co-operative banks. In terms of ownership, commercial banks can be further grouped into nationalized banks, the State Bank of India and its group banks, regional rural banks and private sector banks. These banks have over 67,000 branches spread across the country.

The banking system in India is significantly different from that of other Asian nations because of the country's unique geographic, social, and economic characteristics. India has a large
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In order for the banking industry to serve as an instrument of state policy, it was subjected to various nationalization schemes in different phases (1955, 1969, and 1980). As a result, banking remained internationally isolated (few Indian banks had presence abroad in international financial centers) because of preoccupations with domestic priorities, especially massive branch expansion and attracting more people to the system. Moreover, the sector has been assigned the role of providing support to other economic sectors such as agriculture, small-scale industries, exports, and banking activities in the developed commercial centers (i.e., metro, urban, and a limited number of semi-urban centers). The banking system’s international isolation was also due to strict branch licensing controls on foreign banks already operating in the country as well as entry restrictions facing new foreign banks. A criterion of reciprocity is required for any Indian bank to open an office abroad. These features have left the Indian banking sector with weaknesses and strengths. A big challenge facing Indian banks is how, under the current ownership structure, to attain operational efficiency suitable for modern financial intermediation. On the other hand, it has been relatively easy for the public sector banks to recapitalize, given the increases in nonperforming assets (NPAs), as their Government dominated ownership structure has reduced the conflicts of interest that private banks would face.

The last decade has seen many positive developments in the Indian banking sector. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. The sector now compares favorably with banking sectors in the region on metrics like growth, profitability and non-performing assets (NPAs). A few banks have established an outstanding track record of innovation, growth and value creation. This is population and land size, a diverse culture, and extreme disparities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced talents. Between about 30 and 35 percent of the population resides in metro and urban cities and the rest is spread in several semi-urban and rural centers.
reflected in their market valuation. However, improved regulations, innovation, growth and value creation in the sector remain limited to a small part of it. The cost of banking intermediation in India is higher and bank penetration is far lower than in other markets. India’s banking industry must strengthen itself significantly if it has to support the modern and vibrant economy which India aspires to be. While the onus for this change lies mainly with bank managements, an enabling policy and regulatory framework will also be critical to their success. The failure to respond to changing market realities has stunted the development of the financial sector in many developing countries. A weak banking structure has been unable to fuel continued growth, which has harmed the long-term health of their economies.

Women especially are under constant pressure to divide their concern between the work and life. They have to don the role of a home maker and at the same time they also have duties at the workplace. Due to the demands of their job they have to work at different time schedules. The inflexibility of the work schedules and lack of time to attend to the family leads to stress and burnout in them. The work-life balance is influenced by a number of issues in the individuals’ environment and interdependencies of these issues. It is also influenced by the different roles an individual deals with and their ability to provide enough time and attention to it.

4. Objectives of the study

1. To identify the relation of work antecedents with work family conflict as perceived by women in Banks,
2. To analyze the relation of work antecedents on job satisfaction, family satisfaction and life satisfaction
3. To provide suggestions for reducing work family conflict due to work antecedents

5. Research Methodology

The Universe of the study includes all women managers in commercial banks headquartered in Thrissur District. Primary data and secondary data are collected. Primary data is collected through the questionnaires and interviews. The questionnaire contains the dimensions of work family conflict and work antecedents. I have sent 358 questionnaires to the women respondents through the emails and also approaching them directly to fill the questionnaire. Out of this, got 321 filled questionnaires. The interviews were conducted with women managers. Secondary data is collected through journals, official websites and magazines. Quota sampling was used for selecting the banks and simple random sampling was used for selecting the women managers. Under this method each and every unit of the population under consideration has an equal probability of being selected. The data analysis and interpretation was done with the help of specifically designed tables and percentages arrived out of the data. Correlation was used for analyzing the impact of work antecedents on work family conflict.
6. Analysis

The following are the analysis to understand the influence of work antecedents on work family conflict, job satisfaction and life satisfaction. The dimensions used are work involvement, work demand, coworker support and superior support on work family conflict is also analyzed.

6.1. Work antecedents with work to family and family to work conflict

By using the correlation analysis, the researcher is trying to analyze which all are the variables in work antecedents that influence work to family conflict and family to work conflict.

\( H_0: \) Work antecedent has no significant influence on work family conflict as perceived by women bank managers.

**Table No. 1: Correlation of Work to Family and Family to Work Conflict with Work Antecedents**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Family to work conflict</th>
<th>Work to family conflict</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work involvement</td>
<td>0.369**</td>
<td>0.617**</td>
</tr>
<tr>
<td>Work demand</td>
<td>0.668**</td>
<td>0.509**</td>
</tr>
<tr>
<td>Coworker support</td>
<td>-0.242**</td>
<td>-0.201**</td>
</tr>
<tr>
<td>Superiors support</td>
<td>-0.050 nons</td>
<td>-0.166**</td>
</tr>
</tbody>
</table>

**NS: Non Significant at 0.05 levels; **Significant at 0.01 levels

The above table shows that relation of work antecedents with conflict. The result indicates that work involvement and work demands were positively related to both family to work conflict and work to family conflict while co-worker support, superior support were negatively related to both family to work conflict and work to family conflict. Magnitude of correlation was higher in the case of work demand which indicates that it is highly related with family to work conflict and work to family conflict.

6.2. Work antecedents and family antecedents with work outcomes, family outcomes and life satisfaction.

The relationship of variables under work antecedents and family antecedents are correlated with work outcome, family outcome and life satisfaction.

\( H_0: \) There exists no significant influence of family and work antecedents with Family outcome, work outcome and life satisfaction.
Table No. 2: Correlation of Work Antecedent with Work Outcomes and Family Outcomes

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Job satisfaction</th>
<th>Family satisfaction</th>
<th>Life satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job involvement</td>
<td>0.296**</td>
<td>-0.240**</td>
<td>0.324**</td>
</tr>
<tr>
<td>Work demand</td>
<td>-0.460**</td>
<td>-0.363**</td>
<td>-0.499**</td>
</tr>
<tr>
<td>Co worker</td>
<td>0.300**</td>
<td>0.182**</td>
<td>0.300**</td>
</tr>
<tr>
<td>Supervisor</td>
<td>0.180**</td>
<td>0.159**</td>
<td>0.203**</td>
</tr>
</tbody>
</table>

NS: Non Significant at 0.05 levels; **Significant at 0.01 levels

The table demonstrates the relation of work antecedents and family antecedents with work outcomes, family outcomes and life satisfaction. The analyses explain that family demands and work demand is negatively correlated with life outcomes and family outcomes while family support, parental involvement co-worker support and supervisor support were positively related to job outcomes, life outcomes and life satisfaction. The family involvement is negatively correlated to job satisfaction and positively correlated to family outcome and life satisfaction. The job involvement is positively related to work outcomes and family outcomes at the same time spousal support is positively related to job satisfaction and family satisfaction.

7. Findings and discussions

From the study, it is understood that work antecedents plays a very important role in work family conflict of women managers. As the work involvement and work pressure increases, the work family conflict of women managers decreases. It shows positive relationship with the job satisfaction and family satisfaction. The women managers are more involved in their work due to the demand from work domain. This creates conflict from work domain to family domain. The table 1 shows that as the co-worker support and superior support increases, the work family conflict decreases. Creating a good working environment in the bank will reduce the conflict between work and family domains. The main strategies that can be used to reduce work demand are psychologically supporting training programs and conducting awareness campaigns to enable participants to make a proper balancing of works and home affairs. In order to reduce the work demand the HR department should focuses on the designing the job which reduces the work pressure, conducting seminars for the managers on time and stress management techniques.

8. Scope for further research

This article mainly focused on the work antecedents and its relation on work family conflict. It can also be searched about the influence of family antecedents on work family conflict. The future research should focus on the identifying the personality types which can match with the banking jobs especially managers. For the managers, training programs can be implemented which improves their confidence level and also it can be searched and found out that the ways and means of conducting
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psychologically supportive training programs.

9. Conclusion

Work life and personal life are inter-related and interdependent. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, decreased productivity, creating stress and lack of concentration at work.

References and Bibliography


