



Work – Family Conflict as Correlate of Burnout Among Married Female Bank Workers

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Abstract

This study investigated Work–Family Conflict (WFC) as correlate of Burnout among married female bank workers. 321 (three hundred and twenty-one participants (female bankers) randomly drawn from five banks in Enugu State of Nigeria participated in the study. Two instruments used in collecting data were subscales of Maslach and Jackson (1986) Burnout Inventory and Okonkwo (2011) Work-Family Conflict Scale. The study adopted a Correlational design and Pearson r Correlation coefficient was used to analyze the data collected. The results indicated a no significant correlation between global WFC and Burnout ($p > .05$). However, Both WFC and its' sub scales (Time Base "TB" & Behavior Base "BB") significantly and positively correlated with Depersonalization and Emotional Exhaustion at $p = .05$. Thus, as WFC increases there is also an increase in Depersonalization and Emotional Exhaustion components of Burnout. The discussion, limitations and implications of the study was made based on the findings.

Key word: Work-Family Conflict; Burnout; Time based; Behavior based.

Introduction

In recent times, the world working population began to experience high influx of women. Increase in number of women in the world working population has stimulated much research on work-family conflict (Marks, 2001). Interestingly, the Nigerian workforce has followed the trend. Nigerian women apart from being wives and taking charge of the family responsibilities engage in paid labour and contribute substantially to the workforce. From the rural to the urban areas, women are known to be the pillars of small scale agriculture, trading, and cottage industries (Ekwe, 1996). Also Nigerian women are found in policy making and management positions at various levels of the society.

Recently, women in Nigeria have been making significant contributions to the workforce in several major sectors of the economy. A good number of women are found in different human services professions, like banking, clerical work, nursing, teaching, etc, which are characterized by high level of interpersonal involvement

and exposure to emotionally demanding situations. However, despite the participation and stride made by Nigerian women in the work place, the division of labour at home still falls along pretty traditional lines which leave them with primary responsibilities of overseeing household works. In the home domain, women irrespective of their involvement in paid work have been found to be significantly more likely than men to bear primary responsibilities of home-care and child-care (Lero, 1992). In line with this involvement in multiple role, Ajaja (2004) noted that women might experience more role conflict as a result of simultaneity of their multiple roles. These women are caught between the cross role demands of family responsibilities and work behaviour expectations. The cross role demands many a time precipitate work interference with family, and family interference with work. The interferences between work and family have always resulted in work-family conflict that can lead to chronic stress.

Work-family conflict is a form of inter-role conflict in which role pressures from work and family domains are mutually incompatible in some respect (Flippo, 2005). According to Greenhaus and Beutell (1985), work-family conflict is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible or incongruous in some respect, whereby participation in one role is made more difficult by virtue of participation in the other. This definition holds that work-family conflict is both bi-directional: work interference with family/family interference with work, and multi-dimensional: Time, Behaviour and Strain-based. Time-based work/family interference occurs when the time spent on work/family responsibilities makes it difficult for an employee to participate in work/family responsibilities (Okonkwo, 2011). Behaviour-based work/family interference is a situation in which patterns of work/family behaviours are incompatible with expectations regarding behaviours within work/family roles. Finally, Strain-based work/family interference is a situation in which strain symptoms such as stress, tension, fatigue and pressure experienced within work/family role intrude into work/family roles and affects its performance.

This joint occurrence of work and family demands which is apt to produce chronic stress among working women has drawn the attention to burnout. Burnout is a type of stress response that seems to be on the increase among workers today and most common among those who have intense contact and involvement with others during the course of their normal workday (Lee, 1992). It is a syndrome of emotional exhaustion, depersonalization and reduced personal accomplishment. The first component of burnout is emotional exhaustion. It is characterized by lack of energy, and a feeling that one's emotional resources are used up. Depersonalization is the second component of burnout. This phase of burnout



typically occurs after emotional exhaustion and tends to be a direct response to the stressors of the job (Maslach, 2000). It refers to an individual's personal detachment from work. The final component of burnout, feeling of reduced personal accomplishment, is a decline in one's feeling of competence and successful achievement (Maslach, 2000). Individuals in this phase of burnout view themselves negatively in both their ability to perform their jobs and their ability to have positive personal interactions.

It is commonly associated with white collar professions (Karasek, 1990) which combine a high level of interpersonal involvement with exposure to emotionally demanding situations. Such situations are prevalent particularly in the human services professions where clients make constant demand of attention (Duxbury & Higgins, 1998). Similarly, Ugwu (1993) observed that workers in helping professions experienced more burnout than employees in non-helping professions.

Many theories have been proposed to explain work-family conflict and burnout but Role Strain theory appears most relevant. Role Strain theory stated that responsibilities from different, separate domains compete for limited amount of time, physical energy, and psychological resources (Greenhaus & Beutell, 1985). This theory postulates that responsibilities from different, separate domains compete for limited amount of time, physical energy, and psychological resources (Greenhaus & Beutell, 1985). This competition leads to chronic stress which often results in negative consequences (e.g. burnout) in both the work place and family (Williams & Alliger, 1994). This theory holds that long hours may have negative consequences for families and for workers who struggle to balance the demands of work and home life (Evenson, 1997). Considering this theory in relation to married women in human services professions, fulfillment of family responsibilities (e.g. child care and demand from spouse) and work responsibilities (e.g. punctuality at work and job demand) may compete for these limited amount of time, physical energy and psychological resources. And this competition may make it difficult for the working married women in human services professions to participate efficiently in both work and family activities (work-family conflicts).

This theory offers a reasonable explanation and antecedent of work-family conflict and burnout among Nigerian married women in human services professions. However, it is largely one-sided and fails to consider the qualification, job status, and environmental support (e.g. spouse support, age and number of children, support from boss and colleagues) which may moderate the effect of this stress.

Also, the theory fails to consider benefits which may come from performing multiple roles (e.g. a woman's salary helping to solve family problems).

Work Interference with Family and Burnout

In a study involving 605 employees across several services organization Maslach (2000) found that contact with people in any human services professions was a major source of distress, frustration, or conflict. Also, the study revealed that role conflict and role ambiguity at work accounted for significant amounts of variance in the emotional exhaustion phase of the burnout process. In contrast, Ugwu (1998) in a study involving 205 teachers drawn from six educational zones of Anambra and Enugu States, observed no significant relationship between role conflict and emotional exhaustion. Differences in the environment and number of children of the participants could account for this variation. Moreover, burnout was found to occur with individual whose client relationships are characterized by direct, frequent, extended contact and whose problems are chronic rather than acute (Cordes & Dougherty, 1993). Allen and Bruck (2000) found that higher levels of work-family conflict were related to burnout.

Grzywacz and Marks (1995) in a study involving employed adults who participated in the National Survey of Midwife Development in the United States (N=1,986), administered a 4 –item negative spillover from work to family scale. The results of this study revealed that working less than 20 hours per week was associated with less negative spillover from work to family among women. And working 45 hours per week or more was associated with more negative spillover from work to family for both women and men. Several studies found that work interference with family related positively to number of hours employees devoted to work and negatively to flexible schedules and managerial support (Bernas & major, 2000).

Family interference with work and Burnout

In a study, Lee (1990) using data from a representative sample of 763 midlife (40 – 65years) men and women in a survey of upstate New York residents, examined the relationship between different roles and psychological well-being (distress, burden, life satisfaction, etc). The results of the study revealed that number of hours of help provided to parents was not associated with a difference in well-being among women. Spitze and Logan (1994) found that combining employment with help to parents somewhat was found to be a major problem in women's well-being. However, Barnett (1996) reported that women who had multiple roles were less depressed and had higher self esteem, and satisfied with their marriage and jobs than women who were not married, childless and unemployed.



Lambert and Hogan (2009) in a multivariate analysis of survey results from 160 staff who worked in at a private Midwestern correctional facility for youthful offenders indicated that behaviour-based and family on work conflict all had positive associations with job burnout. Time-based conflict had a non-significant relationship with job burnout.

Eagle (1996) in a study investigated the relationship between family role stress (number of children living at home and marital status) and family interference with work. The findings revealed that the number of children one had significantly related to family interference with work. And parents with young children were found to experience higher family interference with work than those with grown-up children (Beutell & Greenhaus, 1985). Also, married employees were found to experience higher family interference with work than their single counterparts.

Work-family conflict on people has been found to be somewhat similar across cultures. For example, using a Hong Kong sample, Aryee and Luk (1999) replicated an explanatory model of work-family conflict. The findings revealed that levels of work-family conflict were related to parental demands among Japanese wives.

Nigerian women in human service profession (e.g. banking) are likely to slide into burnout because of the spillover from their work responsibilities to family responsibilities (e.g. home care and child care) and spillover from family responsibilities to work responsibilities. Specifically, banking job among other challenges exposes married female bankers to intense contact and involvement with customers during the course of a normal workday (e.g. disbursing and receiving cash, opening new accounts for new customers, issuance of ATM cards, and balancing of accounts after the day's work, other record keepings, etc. Therefore, these intense contact with the customers and extension of responsibilities from work setting to family setting almost everyday are likely to expose this segment of bankers to work-family conflict resulting in chronic stress which if not properly managed may result in burnout.

In view of the traditional gender roles that place high priority on domestic obligations for women (such as child care), seem to exert greater influence on women's attitude and behaviours. To this end, married women have to shoulder a great deal of domestic burden even when they are gainfully employed in the labour market since their husbands have limited participation in child care and household chores (Pearson, 1990). For working wives, role and time conflict may occur more frequently as a result of dual commitments to employment and to the family (Adekola, 2010). However, in spite of these challenges, employers and

Nigerian Government appear to have no work-family friendly policies which would support these women.

Considering this persistent pressure on married female employees who are trying to juggle human service profession (e.g. banking, which combine a high level of interpersonal involvement with exposure to emotionally demanding situations) and family responsibilities, they are likely to be exposed to work – family conflict which would make them susceptible to burnout. Thus, this study is design to replicate these relationships among female bankers in Nigeria. Therefore, the study addressed the following questions:

- Will Work interference with Family correlate with Burnout?
- Will Time-based Work-Family conflict correlate with Burnout ?
- Will Behaviour-based Work –Family conflict correlate with Burnout ?

Purpose of the study

Thus, the main purpose of the study was to explore the relationship between time and behaviour-based dimensions of work-family conflict and emotional exhaustion and depersonalization dimensions of burnout among married female bankers in Nigeria.

In the light of the interaction of work and family domains, the model of work-family conflict and burnout shows that when pressures from work demands/responsibilities and family demands/responsibilities become incompatible, it creates inter-role conflict. This incompatibility in some respect leads to work- family conflict. And if these interferences occur overtime, they are likely to result in high level of chronic stress. Finally, this high level of chronic stress might make the women in human service profession slide into burnout.

There seems to be no single explanation of work-family conflict and burnout in Nigeria. Several conditions or situations have been found to explain work-family conflict and burnout as well as their relationship. Therefore, the following theoretical formulations were used to explain work-family conflict, burnout and the relationship between the concepts.

Hypotheses

1. Work interference with family will not significantly correlate with burnout.
2. Time-based work interference with family will not significantly correlate with burnout.
3. Behaviour-based work interference with family will not significantly correlate with burnout.



Method

Participants

Participants were 321 married female bankers within the ages of 26 and 54 years ($M = 40.37$, $SD = 4.09$). They had at least one child and were living with their husbands, and had no house helps. They were qualified staff bankers, Christians, and were from Igbo and Niger-Delta extractions. They were drawn from five banks in Enugu State of Nigeria as follows; Firt Bank of Nigeria PLC, Okpara Avenue, Enugu – (97), Zenith Bank, Okpara Avenue, Enugu – (77), Access Bank, Abakpa-Nike, Enugu – (65), Kenechukwu Micro- Finance Bank, Nsukka – (39) and, Diamond Bank, Nsukka – (43), bankers using criterion sampling technique, which involves selecting cases that meet some predetermined criteria of importance (Elmes, 1995). The banks were drawn using systematic sampling technique.

Instruments

Work-Family Conflict Scale (WFC)

This is a 32-item scale developed by Okonkwo (2011) to assess work interference with family and family interference with work. Two of the three subscales with a total of 22-items that measured Time Based WFC (14-item) and Behavior Based WFC (8-item) were used for the purpose of the study. All the items have direct scoring and were arranged in 5-point likert format ranging from 1= strongly disagree to 5 = strongly agree. The subscales have cronbach's alpha of .81 and .70 respectively and split-half reliability of $r = .78$ and $.67$ to the two subscales.

Burnout Inventory

This was developed by Maslach and Jackson (1986) and it contains 22-item with a response format of 1= a few times a year, 2= many times a year, 3= a few times every month, 4= many times every month, 5 = a few times every week, 6 = and everyday.

Coker (1999) used Nigerian samples, and reported Cronbach Alpha of 0.86 and split-half reliability coefficient of 0.57. For purpose of the study only items measuring emotional exhaustion and depersonalization were used.

Procedure

Permission was sought and obtained from the Branch Manager (BM) of each bank. With help of the research assistants, copies of the scales were administered to only married female bankers with children (at least a child of one year per banker), living with their husbands, had no house-helps, and had spent not less than one year as bankers. They were told that participation was not compulsory

but voluntary. To this end, those who met the criteria were asked to put down their names in registers provided by the Heads in their various units. This enabled the researcher to identify those married female bankers who possessed the set criteria as demanded by criterion sampling. A total of 350 copies of the questionnaires were administered, filled and returned on the spot. Only 321 copies were correctly filled and returned were used for the study, while others that were wrongly filled were discarded.

Design/Statistics

Correlational design was used. This is because the main objective of the study is to establish the levels of relationships between the studied variables. Pearson r Correlation was used to analyze the data.

Results

Table 1: Descriptive table.

	Mean	Standard deviation
WFC	49.40	13.69
Burnout	69.27	10.55
TB	22.20	7.07
D	12.73	4.56
BB	10.80	4.04
EE	27.19	8.34

Note: WFC = Work-family conflict; TB = Time-based; D = Depersonalization; BB = Behaviour based; EE = Emotional exhaustion.



Table 2: Correlation matrix

S/N	1	2	3	4	5	6
1. WFC	1					
2. Burnout	.00	1				
3. TB	.21*	.12*	1			
4. D	.12*	.14*	.16*	1		
5. BB	.19*	.13*	.14*	.15*	1	
6. EE	.12*	.13*	.13*	.13*	.14*	1

Note: WFC = Work-family conflict; TB = Time-based; D = Depersonalization; BB = Behaviour based; EE = Emotional exhaustion; * = $p < .05$.

Results as shown in the tables above revealed a non significant correlation between global WFC and Burnout ($r = .09, p > .05$). WFC however, significantly and positively correlated with TB ($r = .21, p < .05$), Depersonalization ($r = .12, p < .05$), BB ($r = .19, p < .05$) and Emotional Exhaustion ($r = .12, p < .05$). the significant correlation between WFC and TB and BB is indicative of internal consistency since TB and BB are sub scales of WFC. The finding suggests that as WFC increases, there is an increase in Depersonalization and Emotional Exhaustion components of Burnout among female bank workers. Furthermore, Burnout significantly and positively correlated with TB ($r = .12, p < .05$) and BB ($r = .13, p < .05$). Also, TB significantly and positively correlated with Depersonalization ($r = .16, p < .05$) and Emotional Exhaustion ($r = .13, p < .05$) components of Burnout while BB also significantly and positively correlated with Depersonalization ($r = .15, p < .05$) and Emotional Exhaustion ($r = .13, p < .05$) components of Burnout.

Discussion

The findings of this study showed a non significant correlation between global WFC and burnout. In contrast to this non-significant relationship between work-family conflict and burnout as shown in this present study, Spitze and Logan (1994) found that combining employment with family responsibilities was somewhat a major problem in women's well-being. Similarly, Allen and Bruck (2000) found that higher levels of work-family conflict were related to burnout. However, the present findings support Barnett (1996) findings which reported that women who had multiple roles were less depressed and had higher self-esteem, and satisfied with their marriages and jobs than women who were not married, childless and unemployed. They however, argued that it is the quality of roles rather than the quantity of roles that matters. Reason for the incongruence here could be as a result of differences in environment and number of children of the participants. For example, Ugwu (1998) reported in his study that there was

no clear division of Labour between males and females in Great Britain, pointing out that the performance of family roles was for both sexes.

Time-based work-family conflict also correlated with depersonalization, following a significant positive relationship found between the two variables. That is, as time-based work-family conflict increases, depersonalization also increases. To this end, increase in the simultaneous experience of those dimensions of work responsibilities interfering with family responsibilities was positively related to increase in the bankers' detachment from work, customers, etc. Similarly, decrease in the joint experience of the dimensions of work responsibilities interfering with family responsibilities was linked to decrease in depersonalization. This finding is in support of Corde and Dougherty (1993) study which revealed that burnout occurs in individuals whose client relationships are characterized by direct frequent extended contact and whose problems are chronic.

Behaviour-based work-family conflict also correlated with emotional exhaustion, and thus disconfirmed the hypothesis that stated otherwise. That is, an increase in the behaviour-based leads to an increase in emotional exhaustion. This significant relationship indicated that when work behaviour expectations of these bankers interfered with their family behaviour expectations, they experience feeling of emotional exhaustion. The finding of this study is in congruence with (Allen and Bruck 2000). The finding of study could be attributed to the traditional gender-role orientations in Nigeria. In Nigeria, some women regard domestic work as burden rather than a way of life and pride of womanhood. And as a result, it is likely that external burden like work responsibilities could interfere with their family responsibilities since their gender-role orientations have provided them with stress inoculation. In addition, these women do not believe that income from paid employment provides them with additional resources to shoulder their domestic responsibilities. The view of such women is not in line with gender model which contends that on the basis of sex-role socialization, women are socialized to view their status of mother and wife as their primary role, and their social position as determined by the family (Lero, 1992).

In summary, burnout significantly and positively correlated with time-based and behaviour-based work-family conflict, while time-based as well as behaviour-based work-family conflict significantly and positively correlated with depersonalization and emotional exhaustion components of burnout.



Recommendations

Individuals and governmental organizations should organize their work environment and work schedules to suit the abilities of their married women employees so that they will not be under any pressure (stress) doing their work. This will go a long way reducing work-family conflict among married working women, especially the bankers, and increase their positive work behaviour that will eventually improve the work-family role performance among married working women.

Conclusion

In Nigeria, this study has set the pace for understanding the bidirectional aspects of work-family conflict and their relationship with the components of burnout among married Nigerian women in human services professions, especially in banking sector.

It also enriches social psychological literature by adding the fact that both time-based and behaviour-based dimensions of Work-Family Conflict significantly correlated with the components of burnout (emotional exhaustion and depersonalization).

Hoffman (1974) as cited in Eya (2002) noted that working mothers who obtain satisfaction from their works, and have made adequate arrangements to go about their dual roles may likely to do quite well, and under certain conditions better than those non-working women. Therefore, in the light of the present findings, Married Nigerian women should be encouraged to combine work and family responsibilities, and at the same time given the adequate support for personal growth and accomplishment in the two roles.

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