

WORK-FAMILY INTERFACE AND QUALITY OF WORK-LIFE OF BANK EMPLOYEES IN SELECTED BANKS IN PORT HARCOURT

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ABSTRACT

In this study on work-family interface and quality of work life of bank employees using (10) ten banks in port Harcourt metropolis, attempt has been made to elucidate bank working system with particular reference to gauging the prevailing work-family conflict of bank staff in relation to the engineering of quality of worklife. The study revealed that effect differences by gender is not biologically given but rather socially derived; it also revealed that an individual experience within the family and within the workplace can simultaneously benefit and undermine functioning at home and at work which greatly influence his perceive quality of worklife. The study recommends that various provisions for quality of worklife (QWL) should be made proportional to the number of staff designed to work in the bank. Such outcomes should be appraised on the basis of code of corporate governance for banks in Nigeria post consolidation by CBN.

Keywords: *Work -family interface(WFI), Quality of worklife (QWL), Meso-system, Macro-system, Micro -system.*

INTRODUCTION

In most developing societies, where national culture emphasizes patriarchal orientations (male dominance), this may amount to gender stereotypes which most often times have a negative impact on the female gender in employment, such masculine model society relegate women to the background and in work roles show cases sometimes the female gender as a perpetual home keeper and shouldered with almost all family responsibilities (Nkpah, 2012). Again, social and ideological orientations currently suggest that work-family issues in the banking sector is increasingly important in developing economies. To this end, various scholars has adduce varying degree of social forces i.e (Lerner, 1999; Rethinam et al,

2008) noted that social trends such as increasing participation of women in the workforce is a major contribution to the pressure. Bumpass, 1990; Zill 1991) noted greater numbers of working single –parents and dual –earner families. Marks, 1996; Myers, 1990 cited in Grzywacz et al (2000) pointed to the increasing care giving needs of an aging population. From the foregoing, these are providing new responsibilities and new challenges to both men and women to blend work and family commitments in the sector.

Research using community and regional samples often finds that work pressure can undermine marital satisfaction and other family processes and that family pressure or problem can undermine job performance and job satisfaction (Schieman et al, 2009).

Considering work –family interface and quality of work life (QWL), which is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contributions and they should be treated with dignity and respect (Rose et al, 2006). The elements that are relevant to an individuals' quality of work life in a bank include the task, the physical work environment, social environment within the bank, administrative system and relationship between life and off the job. Reasoning along this line, the rising number of two –income household is heightening the concern for employee's quality of worklife. Given that female participation at work is increasing, it is apparent that males and females independently will need to take care of both work and home. Therefore, quality of work experience rather than work per se became the focus of attention and workplace wellness is crucial in promoting healthier working environment in Nigerian banks.

Worrall and Copper (2006) reported that a low level of well-being at work is estimated to cost about 5-50% of Gross National Product per annum, yet quality of working life as a theoretical construct remains relatively unexplored and unexplained within the industrial sociology research literature. A large Chunk of most people's lives will be spent at work. Most people recognize the

importance of sleeping well, and actively try to enjoy the leisure time that they can snatch. People tend to see work as something they just have to put up with or even something they do not expect to enjoy.

However, nations of the world faces economic challenges and labour-market pressures. In Nigeria as noted by Okpara, 2007; Okogbule, 2007, Ampratwum, 2008) some national specific issues influencing Nigeria's political, economic and social status as a nation ranges from the apparent leadership failures resulting in poor social infrastructures, poverty to high unemployment rate and corruption. It is mind boggling to imagine how these excruciating societal externalities fustigate the work family life of an average bank worker who is out to make a living and may have to strenuously develop supportive networks. A cognitive psychological coping behaviour that engenders desirable gratification and effective functioning at work and home is needed by employees (Clark, 2000). The work centres on how external factors affect bank employees and how they have developed coping strategies such as nannies and grannies.

STATEMENT OF THE PROBLEM

Work –family research has been dominated by empirical inquiry into work-family conflict (Barnet, 1996). Again, it is assumed that responsibilities from work microsystem and family microsystem of bank workers compete for limited amount of time, physical energy and psychological effects. The structural functionalist role theory form the basis of empirical work in work –family study in previous researches. The theory buttresses the role assumption regarding a biologically –based proclivity of men towards an instrumental role in the workplace and women towards an expressive role in the family (Parsons, 1954). This led to a deterministic perspective and an over emphasis on “separate spheres” of life for adult men and women in the sector.

In Nigeria, the role strain is captured by Akanbi and Agbo (2012:16) when they noted that;

A bank executive was even alleged to have advised his female staff to assist their husband to look for alternative sex partners since they may not have the time to play their matrimonial roles.

In an increasing competitive environment, it is difficult to separate family and work life. Employees today are more likely to express a strong desire to have a harmonious balance among career, family life and leisure activities. The relationship between work family interfaces is bi-directional because previous studies have indicated that less conducive environments in the workplace have a greater impact on family life and vice versa (Grywacz and Mark, 2000). Another important factor that creates an imbalance work condition was a commitment of the work activities. A meta-analysis has confirmed that conflict between work and family life is associated with impaired psychological well-being and other negative outcomes Allen et al (2000). Work –family conflict is a form of inter-role conflict in which the general demand of time devoted to the job interferes with the involvement of family related responsibilities. The study carried out by Aminah (2002) supports that inter-role family conflict occurs when the cumulative demands of multiple roles at home and at work become too great to manage comfortably. Allen et al, (2000) emphasized that problems associated with family responsibilities are additional sources that may diminish quality of work life. Burke (1998) proposed three hypotheses to explain the work-family relationship.

This first is spillover, where the events of one environment affects the other; secondly is compensation, where the individuals attempt to compensate in one environment for what is lacking in the other and the third is where the environments can be described as independent. The spillovers between work and family may have serious implications on employee's QWL. It has also been argued that the conflict related to work and family demands can lead to negative health outcomes for employees, may increase burnout, which will eventually lead to poor quality of worklife. (Nkpah et al, 2012).

From researches discussed so far, less emphasis is placed on the external factors, and how it conditions individual and organizations. At best, Grzywacz and Marks, 2000 noted that the threat of imbalance in work and family life has implication not only on the employees but also on organization, government and society. It is against this backdrop that issues that stimulate family – work interface as well as the changes that may take place, is examined to explain work elements and family elements if we are to increase our present limited ability to explain quality of worklife of employees in the banks.

Research at the micro-(individual) and Meso (organizational) levels are enormous and studies relating the impact of the Macro system (society), level on the micro system (individual) and meso system (organizational) are lacking. Basic pertinent question such as; is the bank worker or bank existing outside the society? What factors influences societal norms on work and family norms? This study intend in fill the gap on how macro- system impact on micro and meso systems.

OBJECTIVES OF THE STUDY

The general objective of the study is to use ecological system theory to develop a more expanded conceptualization of the work-family interface.

Specific objectives include;

1. To show how societal factors influence individual and organizational factors in their quality of worklife.
2. To determine the effect of gender role socialization on quality of worklife of bank employees.
3. To examine the ways bank workers adapt to challenges of conflict of work roles and family roles.

GUIDING HYPOTHESES

H₁: The longer hours bank workers spend at work, the higher the breakdown of family and perceived quality of worklife.

H₂: Family interaction is associated with more work-family spillover for females than males

H₃: Work interaction is associated with more work-family spillover for males than females.

SIGNIFICANCE OF THE STUDY

The significance of the study will be looked at in two perspective (1) theoretical significance, (2) practical significance. Theoretically, Bronfenbrenner's ecological systems theory was used to explicate the existing work family literature which lacks a strong overarching theoretical framework that can capture a broader conceptualization of work-family experiences and relating them to quality of worklife of employees in the bank. Practically, the study will be relevant to human capital developers, social welfare and expert in industrial sociology/psychology and organizational behaviour.

THEORETICAL FOUNDATION

In contrast to the individual, deterministic perspective of structural functionalist role theory, Bronfenbrenner's (1989) ecological system theory was adopted for the study. The theory suggest that the work-family experience is a joint function of process, context and time characteristics. In trying to expand the scope of other variables in work-family interface and quality of worklife experience the theory is a reflection of the adequacy of fit between the individual and his or her environment. Ecological theory does not restrict the experience to bring either positive or negative spillover.

Processes, or interaction between the individuals and the persons, objectives and symbols of his/her environment that are perceived as positive or as providing resources for personal growth within and across different environments can be seen as actual mechanisms that promote development. Work and family interactions that result in feelings of affective support or control might be seen as resources that can be used for adaptation in multiple domains. By contrast, negative interaction between the individual and the persons, objects and symbols in his/her environment such as spouse disagreement, family criticism or work-related pressure might be seen as potential barriers to development in different domains.

In short, different experiences in the family and on the job can contribute to different overall evaluation of the work-family and quality of worklife. Other employee factors such as education, age, attitude, world view, resource and disposition characteristics are also important features of an ecological systems perspective Bronfenbrenner (1989).

RESEARCH METHODS

The researcher chose to use a survey method because of its suggestive character in pointing out relationships among variables which yield measures of associations. Thus, the design is expected to reveal a relationship (if any) between work-family expectations and quality of worklife. The study population is made up of the 6,023 employees of the banks Nkpah (2014). The product of the selected banks are

1. Current Account option
2. Savings account option
3. Electronic banking
4. Loans and credit facilities
5. Private banking
6. International operations domiciliary account. (Nkpah, 2008)

Additionally, bank workers in the state summed up to 6,023 while 3,950 are in the head office of the banks, 2,050 employees are in branches scattered in sub-cities of the state. The population of staff in the head offices and branches were drawn largely from the bank's website and human capital unit of the banks.

From each of the stratum, which consists of sub-groups (male and female), equal representation and chance was given to each. Thus, this technique ensures an unbiased selection of samples in each stratum or sub-groups. However, according to Ofo (1994) samples are subgroups known from the population. Therefore, a sample size is a subset of the universe. Given the employee number of married staff of selected banks at 1,152 the taro-yamane formula was used to ascertain the sample size.

The formula is given thus;

$$n = \frac{N}{1 - N(e)^2}$$

Where

n = Sample sought

N = Total population

e = Level of significance at 0.05%

Substituting the values N = 1,152 and e = 0.05 we have

$$n = \frac{1152}{0.0026775} = 400$$

It follows that the samples size of the study is 400 respondents. Each of the two questionnaires was administered twice on a test-retest basis to 20 bank staffs of fidelity bank plc with an average of 70% response on each occasion. The re-test was carried out three works after the first test. However, for this study data collected were subjected to chi-square statistical test. Out of four hundred (400) questionnaires sent out, three hundred and seventy eight (378) were properly completed and returned. This represented a return rate of 94.5% items in the two questionnaires requested bank staff to provide responses on a factor point likert scale rating, with 4 being the most positive.

RESULTS AND DISCUSSION

The study is centred on work-family interface and quality of worklife and this chapter summarizes and discusses the findings from the response of the completed and returned questionnaires of the respondents.

Table 1: Socio Demographic Characteristics of Respondent

N = 378

Age - range	Frequency	%
21 - 30yrs		32
31 - 40 yrs		46
41 years & above		22
Gender		
Male	155	41
Female	223	59
Marital Status		
Married	180	48
Divorced	150	40
Widow	48	12

The largest number of response fell into column 3, this shows that the highest number of bankers fall within the age bracket of 31-40years. The next large number falls into column 2, which are bankers of age range 21 - 30years. By the gender of the respondents, the highest frequency was for females while the least frequency was for males and this would tend to show that females were majority of the sampled population. Categorically, married had 180 (48%) of respondents, divorce had 150 (40%) of respondents and widow 42 (12%). From the table, one can deduce that there is high divorce rate in the banks.

TEST OF HYPOTHESES

Test of Hypothesis 1

Ho: The longer the hours bank workers spend at work, the lower the breakdown of family and perceived quality of worklife.

Table 2: Long Hours and Perceived Quality of Worklife

Correlated variable	SD	D	A	SA	Total	Cal.val	Table value	α Level	remark
Time	26	15	41	153	235	21.65	5.99	0.05	
Family breakdown	27	17	48	51	143	21.65	5.99	0.05	Accepted
Total	53	32	89	204	378				

From table 2 above, the calculated value of 21.65 is greater than the table value of 5.99 at 0.05 level of significance. This shows that there is positive significance between long hours at work by bank workers and breakdown of family (divorce, resignation and absenteeism rate) on and on perceived quality of worklife.

Test of Hypothesis 2

Ho: Family interaction is associated with less work –family spillover for females than males.

Table 3: Family Interaction and Spillover

Family interaction spill/non-spillover	SD	D	A	SA	Total	Cal.val	Table value	α Level	remark
Female	170	46	12	15	243`	10.74	5.99	0.05	
Male	33	54	27	21	153	10.74	5.99	0.05	Accepted
Total	203	100	39	36	378				

From table 3, family interactions such as marital status, spouse effectual support, spouse disagreement is associated more with women than men. This is affirmed by 10.74 calculated value is greater than 9.47 table value at α level of 0.05.

Test of Hypothesis 3

Ho: Work interaction is associated less with work – family spillover for males than females.

Table 4: Work Interaction and Spillover

Work interaction spill/non-spillover	SD	D	A	SA	Total	Cal.val	Table value	α Level	Remark
Male	37	26	53	124	240	-1.34	5.99	0.05	
female	24	16	47	51	138	-1.34	5.99	0.05	Rejected
Total	61	42	100	175	378				

From table 4, the calculated value -1.34 is less than the table value of 5.99. we therefore, reject our alternate hypothesis that work interaction is associated more with work-family spillover for men than women and accept the null hypothesis.

DISCUSSION OF FINDINGS

The demographic data were taken only on age, sex and marital status of the respondent. This was to enable the researcher place such variables as they shape work-family experience. Age distribution showed age-bracket 31 – 40 years as having 36% followed by age bracket 21-30years which is 31%. The implication is that most banks tend to recruit young graduates. Again, the population of staff sampled in the yen banks has more of females than males. Females had 59% while the males had 41% of the total respondents. This supports the assertion as stated elsewhere that marketing and all manner of competitive strategies were introduced with the aim of remaining one of step ahead of the pack. 48% of the respondents were married, 40% divorced and 12% are widows. It shows that broad spectrum of the respondents had marital experience. The essence of this analysis is to place in proper perspective family micro-system and work macro-system and how they impact on individual characteristics of bank workers which determine the perceived quality of worklife.

In the test of hypothesis one, X² revealed that there is a relationship between hours spent at work and the breakdown of family and perceived quality of worklife. This finding supports Akanbi and Agbo (2012) when they noted that;

Banks are also destroying family values, as bankers are made to work long hours... married female bankers are also often denied their full entitlement if and when they embark on maternity leave.

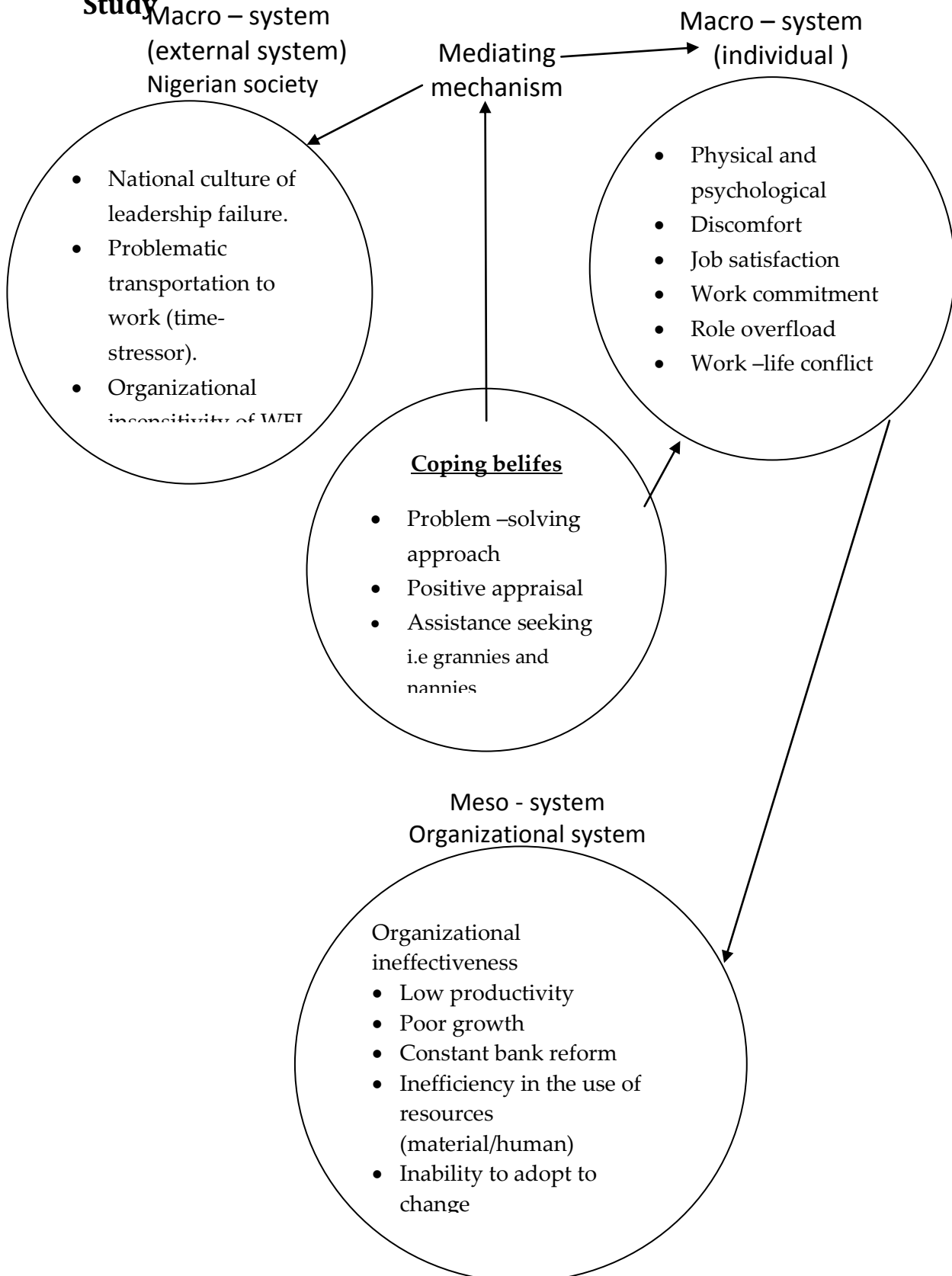
Furthermore, the “absentee mothers’ leaves their wards in the hand of grannies and nannies. The inculcation of the right values and norms of the society is distorted.

This further exposes the offspring to greater danger of peer-group influence, as well as disarticulation in the development of character. Again, since most family unions cannot be consummated, divorce rate becomes high, resignation a resolve at the harsh working condition. Bank workers can not form a strong union which is an aspect of quality of worklife –workplace democracy. In the test of hypothesis two, χ^2 test of 10.74 is greater than critical value of 5.99 at 0.05 level of significance. This shows family spillover for women than men. Again, in the test of hypothesis three, χ^2 test value of -1.34 is less than 5.99 critical values. This means that the research hypothesis that work interaction is associated more with work-family spillover for men than women is rejected and the null hypothesis accepted. However, Pleck, 1977 using his asymmetrical boundary hypothesis suggests that family factors would spillover into work more for women than men, and that work factors would spillover into family more for men than women because of patterns of gender role socialization.

From the findings of this study, Pleck’s analysis fit in hypothesis two but does not fit in hypothesis three. It follows that significant main effects of gender consistent with traditional gender role socialization is being debunked. While the study accepts Pleck’s finding of more family spillover for women, it rejects more work spillover for men.

Hypothesis three tend to support the findings of (Bendian et al, 1988; Eagle et al, 1997; Frone et al, 1992a; 1992b) that a weak or complete absence of a main effect for gender or differences by gender is not biologically given. It follows that social roles are not conditioned by gender alone. Indeed, results from this study suggest that an individual experience within the family and within the workplace can simultaneously benefit and undermine functioning at home and at work which greatly influence his perceive quality of worklife.

Diagram 1: An attempt at a Conceptual Framework for the Study



From the conceptual model, bank employee experience reveals the macro-environmental factors have been a major source of work-family conflict in the studied banks. Culture of corruption, high unemployment rates, poverty, inflation, patriarchy are some problems identified as exacerbating workers work to family conflict. Micro system involves the coping strategies and outcome which impact on the meso-system.

The findings of the study can be summarized as;

1. That different banker' personal characteristic elicit different responses from the work-family interface and these differential response condition the synergistic relationship between work domain as well as family domain and perceived quality of worklife.
2. Long hours at work by bank workers affect their divorce rate, resignation and transfer.
3. Social roles consistent with traditional gender role socialization is not biologically given but rather socially derived.
4. Bank staff quality of work life balance instrument has considerable potential in providing banks with employee perception of work and personal life which can be incorporated into progressive human resources practices.
5. The infrastructural development of the Nigerian society impact negatively on bank workers.

CONCLUSION

The survey study on bank staff work –family interface and quality of worklife was carried out in the Port Harcourt metropolis. The introductory section of the study dwelt on how the banking industry in Nigeria in the late 80's and through the 90's attracted the best brains, in the country, as it emerged as one of the best sectors to work. However, 20years later, a contribution of cut-throat competition a growing mistrust of bankers, and the harsh working condition are forcing many of its workers to have a rethink. The city of Port Harcourt that have been classified as Nigeria, oil capital has the third highest concentration of bank branches with about 5 percent of all bank branches in the country. The chi-square test of significance was used to test the formulated hypotheses. The study

revealed that work-family interface can be positively reinforcing rather than complicating. It follows that quality of worklife cannot thrive in the selected banks if conflicts is not averted through humanization of work, democratization of work, and socio-technically structured work. This calls for central bank of Nigeria (CBN), and other stakeholders to review and re-engineer the provisions for quality of worklife and work –family interface for improved work out comes. The study recommends provision of regular professional development of staff to ensure that they are globally updated in their respective units of the banking operation. It further recommends for optimum bank outcomes, the various provision for QWL should be made proportional to the number of staff designed to work in the bank. Such outcomes should be appraised on the basis of code of corporate governance for banks in Nigeria post consolidation by CBN. Finally, the study concludes that external factors (poor transport, corruption, unemployment) are responsible for negative spill-over and poor quality of worklife for bank employees in Port Harcourt.

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