



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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## FAMILY VS. WORK CONFLICT AMONG WORKING WOMEN IN INDIA WITH SPECIAL REFERENCE TO IT, EDUCATION AND BANKING SECTOR

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### ABSTRACT

*The changing economic system of India demands the double earning sources among the families. The families run by Indians through single source of income are turned to double earning system. The need of double earning sources obviously demands the woman of any family to look for occupation respective of their educational and skill background. The changes in the social system made occupation an unavoidable among Indian women. But women as an occupier will add an image to her but at the same time they have face problems both at physical and psychological level. Conflict is the incompatibility faced by an individual among themselves and with other objects at various situations. The consequences of conflict normally cause psychological and physical illness among the individuals. The level of impact due to conflict will differ between men and women, because of their physical and psychological pack up. The women in India in the status of working have to play multi role both at family and work places and those roles make to execute multi task at different levels and every working women cannot escape from that situation, in this aspect conflict is an unavoidable human devaluation must be faced by every women. The level of conflict will cause both positive and negative impact. This particular research paper aims to study the family to work and work to family conflict faced by working women in India by considering three specific sectors namely education, IT and banking background. In addition to that this particular study aims to determine the reason for conflicts and its impact, the ways and means employed by women to manage and overcome various forms of work and family related conflicts.*

### KEYWORDS

Cultural Transformation Double Earning Sources, Incompatibility, Psychological Illness, Work Conflict.

### INTRODUCTION

Women, the traditional makers of society and family play a significant role in our Indian economy. The changing economic conditions in Indian and family systems forces to women look for occupation and bring their earnings to their family for the welfare and acquire wealth. Women as the occupier expected to play multi task role at different places especially in family, society and work places. The need of earning by women in India thrives for minimum occupation according to their educational background, skill, knowledge, ability and interest. The irrespective of occupation taken by women indulge both positive and negative impact in their personal and social life. In this circumstances majority of women in India today undergo for two types of conflict namely family-to- work and work-to- family, the influence of this two conflicts are mutually exclusive and deriving in nature. The consequences of these conflicts among working women shaped both positive and negative outcomes in their physical and psychological backgrounds. The self designated strategies applied by women to manage conflicts may not be proven success always. The work places and environmental supports are also shown to be disproved in major cases of managing conflict among working women. The impact of conflict reflects on the efficiency and involvement of women both at work and family aspects. The aim of this particular research paper focus to know the conflicts faced by working women both at family and work, the intervention of both family and work through conflict, the reason for various types of conflicts and its influence on their personal and behavioral aspects, in addition to that the paper aims to understand the various managing capabilities of Indian women employees to manage different types of conflicts through their self and learned aspects. The occupational background of women employees in India extended in various sectors like manufacturing, service and priority. Women in India involve in various work related activities both in technical and non-technical. The hardness of jobs and jobs which require patience and profound manual contributions are also undertaken by women in India. Among the various sectors the sectors like IT, Education and Banking which are highly preferred by women employees in India and these are the sectors which continuously offer employment opportunities for women in years together. The IT, Education and Banking sectors envisage ample scope for development to women employees both in terms of their career advancement and knowledge management. The changing scenario of industries and the impact of globalization reshaped the working system of IT, Education and Banking sectors due to borderless competition, customer retention and quality management. Because of these factors the workload among the women employees in these sectors has been augmented.

### PROFILE OF WOMEN IN IT, EDUCATION AND BANKING SECTORS

India's banking sector has witnessed explosive growth and expansion ever since the era of economic reforms was launched nearly two decades ago. That growth has also created new windows of opportunity for women to find employment in the banking sector. "The banking industry was almost forbidden for women till the 1960s. It opened its doors to women employees in 1969 after the nationalization when a common process of recruitment through competitive tests was introduced. In the 80s, the number of women working in banks reached up to one lakh, which was around 15 per cent of the total workforce in the industry. A prominent feature of the IT sector is the growth of IT enabled services. The funding body for higher education reported that the equality gap in Higher Education (HE) was narrowing and that the proportion of women in academic posts had risen to 36 percentage and at professorial level had doubled to 19 percentage. Although this represented an improvement on earlier figures, it remains apparent that women are still under-represented at senior level in academia and that the glass ceiling has not yet been fully removed.

### LITERATURE REVIEW ON FAMILY-WORK CONFLICT OF WOMEN EMPLOYEES

Haggade (2003) feels that the awareness of social and economic potentiality, imitative to acquire social equality and economic independence are the motivating factors which induce educated women to seek career as means and ways of life. Karuna (2003) is of the opinion that in lower income family women works to get necessary family income which in upper income families, they work to help augment family income. Lalithadevi (2006) points out that the need for extra income

for family coupled with the demand for labour from industry is the greatest incentive for female workers. The availability of gadgets makes household work light and less time consuming and enable women to work.

### STATEMENT OF RESEARCH PROBLEM

The conflict is kind of incompatibility cause human related issues in society. Conflict is the mental antagonism at work places. Human occupy different roles at different places like personal, social, organizational and environmental. The role and responsibility caption carried by individuals irrespective of gender discrimination assume them to role and goals conflicts at different situations. In this aspect women in recent days occupy work related responsibilities impose them to carry multi task and roles both at family and work places. The work situations and climate will not be the constant one for women employees and it will change under various environmental clues. The women employees at the time of assuming elevated responsibilities the demanding jobs and its role will bring work related conflicts, as per the status of role among women employees changes the role in family also change and majority of adjusting the two situations invite conflicts to the level of maximum. The Indian women employees in present day working the highly demanding service sectors like IT, Education and Banking have to face multifaceted conflicts and managing the conflicts need more self intervened skills. The changing working system, the prevailing competition in these sector expects and demand Indian women employees to play bigger and committed work roles indulge consistent conflict either over or under but it is the responsibility of women employees to take the conflict the level of optimum, in order to understand the types of conflict faced by women in employees in IT, Education and Banking sectors, the consequences of those conflicts on the behaviour and personal aspects, the ways and means opted by women employees to manage conflict the particular problem was designed in the title of "Family Vs Work Conflict among Working Women in India with special reference to IT, Education and Banking Sectors".

### OBJECTIVES OF THE STUDY

1. To study the status of women employees in Indian IT, Education and Banking Sectors.
2. To understand the opinion of Women Employees about Family Vs Work Conflict
3. To study the reason for family and work conflict among women employees in Indian IT, Education and Banking Sectors.
4. To evaluate the consequences of Family and Work Conflict on the job related and personal aspects of Women Employees in India.

### STATEMENT OF HYPOTHESES

1. There is no significance difference between level of work conflict based on their working sector.
2. There is no significance difference between consequences of work conflict based on their designation.

### SCOPE OF THE STUDY

The study on family Vs work conflict of women employees in Indian IT, Education and Banking sectors covers the aspects of employees' opinion about conflict, reasons for family Vs Work conflicts. It also covers the factors influencing family and work conflict. In addition to that the study limits its coverage on the influence and impact of level of conflicts related to both family and work aspects. The women employees' opinion about the methodologies adopted to manage family and work conflicts, the support extended by concern organization for managing conflicts are also being studied. The respondents covered for the study has been taken from three sectors namely IT, Banking and Education at three levels top, middle and low.

### RESEARCH METHODOLOGY

The research design of the study is descriptive in nature. The women employees belong to Indian IT, Education and Banking sectors were considered as the source of population for the study. The source list was obtained through the pay roll system of women employees with available recent statistics and records.

#### SAMPLING METHOD

Stratified Disproportionate Random Sampling method was used for this study. The women employees belong to IT, Education and Banking sectors were selected from the top, middle and low level cadre irrespective of their department and designations. The sample size of the study was restricted to 150

#### SOURCES OF DATA

Both primary and secondary data were used for this study. The secondary data related to details of women employees in IT, Education and Banking sectors were obtained through statistical manuals and the reviews related to the studies.

The primary data related to study were collected from the women employees from IT, Education and Banking sectors through constructive structured questionnaire.

#### NATURE OF QUESTIONNAIRE

The questionnaire used in the study is structured and constructive one. The questions used in the questionnaire were pre-tested. Its validity and reliability were also verified and tested. The validity aspects cover content, criteria and consistency. The reliability value is found to be 0.73(Croban Alpha 73%).

The questions were equally distributed cover the aspects of respondents demographic background, opinion about conflict, reason for family and work conflict, opinion about consequences of conflict and ways and means to manage both family and work conflict. The constructed questions were open, closed and multiple choices in nature. Some of the questions were designed as itemized, graphical rating and likert scales.

#### STATISTICAL TOOLS EMPLOYED

The analysis and interpretation relevant to the study were done by employing statistical tools like Garrett Ranking, cross table and ANOVA. The results of analysis were interpreted and findings were made for the study.

## ANALYSIS AND INTERPRETATION

TABLE 1: SHOWS DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Sl.No	Demographic Profile	Frequency	Number of Respondents	Percentage to Total
1	Age	Less than 30	59	39.3
		31-40	28	18.7
		41-50	51	34.0
		51-60	12	8.0
		Total	150	100.0
2	Education qualification	UG	69	46.0
		PG	64	42.7
		Professional	17	11.3
		Total	150	100.0
3	Marital Status	Un Married	33	22.0
		Married	117	78.0
		Total	150	100.0
4	Working Sector	Education	62	41.3
		IT	37	24.7
		Banking	51	34.0
		Total	150	100.0
5	Nature of Organization	Public	19	12.7
		Private	96	64.0
		Government	35	23.3
		Total	150	100.0
6	Designation Level	Top	34	22.7
		Middle	90	60.0
		Low	26	17.3
		Total	150	100.0
7	Total Experience	Below 5	52	34.7
		6-10	23	15.3
		Above 10	75	50.0
		Total	150	100.0
8	Total Income	Below 15,000	45	30.0
		15,001-20,000	41	27.3
		Above20,000	64	42.7
		Total	150	100.0
9	Family nature	Joint	46	30.7
		Nuclear	104	69.3
		Total	150	100.0
10	Status of Husband, if married	Government	52	34.7
		Private	42	28.0
		Business	23	15.3
		N/A	33	22.0
		Total	150	100.0
11	Number of earning members in a family	Less Than 2	72	48.0
		More Than 2	78	52.0
		Total	150	100.0
12	Location of Residence	Rural	30	20.0
		Urban	71	47.3
		Semi Urban	49	32.7
		Total	150	100.0

Source: Computed Primary Data

Table 1.0 shows the demographic background of the respondents selected for the study.

Regarding the age category of respondents, it is inferred from table 1.0 that 39.3 percent of respondent belong to the age category of less than 30, 8 percent are in the category of 51- 60. Regarding the educational qualification of respondents, 46 percent of women employees have UG background, 11.3 percent of women have professional qualifications. Table 1.0 also reveals the marital status of respondents 78 percent of them got married, 22 percent are single. Regarding working sector, 41.3 percent of women are from Education and 34 percent are from Banking and 24.7 are from IT. Regarding the nature of working organization of the women respondents, 64 percent of them are working in private, 23.3 percent are working in government and 12.7 percent are working in public organizations. The table also shows the designation level of the respondents, 60 percent are women respondents at middle level, 22.7 are from top level and 17.3 are from lower level. The work experience of respondents, 50 percent of them have more than 10 years of experience, 34.7 percent of them have below 5 years of experience and 15.3 of the respondents have 6 - 10 years of experience. Regarding the monthly income of respondents in India, it is inferred that 42.7 percent of them have above Rs.20,000, 30 percent of them have below Rs.15,000 and 27.3 percent have Rs.15,001- Rs.20,000. Regarding the nature of family of respondents 30.7percent are living in joint family system and 69.3 are in nuclear family system. The table outlines the status of spouse employment, 34.7 percent of employees husband are in government job, 15.3 percent are in business. Regarding earning members in a family, 52 percent of women employees have more than 2 earning members and 48 percent of employees have less than two earning members. Regarding the location of residence of respondents, from the table 1.0 it is inferred that 20 percent of them from rural background, 47.3 percent from urban places and 32.7 percent from semi-urban places.



TABLE 2: CROSS TABLE SHOWS SECTOR WISE YEAR OF JOINING BY RESPONDENTS

Working sector of the respondents		Joining of the sector			Total
		Before 5 years	5-10 years	More than 10 years	
Education	No. of Respondents	21	0	41	62
	Percentage to Total	14.0%	.0%	27.3%	41.3%
IT	No. of Respondents	25	12	0	37
	Percentage to Total	16.7%	8.0%	.0%	24.7%
Banking	No. of Respondents	29	0	22	51
	Percentage to Total	19.3%	.0%	14.7%	34.0%
Total	No. of Respondents	75	12	63	150
	Percentage to Total	50.0%	8.0%	42.0%	100.0%

Source: Computed Primary Data

Table 2 shows sector wise year of joining by respondents, in education sector 27.3 percent are joined before ten years. 16.7 percent of respondents joined before 5 years in IT sector. In banking sector, 19.3 percent joined before five years. In all three sectors almost 50 percent joined before five years.

TABLE 3: SHOWS RANKING OF LEVEL OF WORK CONFLICT [GARRETT] FACED BY WOMEN EMPLOYEES

Level of Work conflict					
Sl.NO	Factors	Total score	Mean score	rank	
1	Work load	5633.333	37.5	12	
2	Amount of Responsibility	5733.333	38.2	11	
3	Close supervision	6966.667	46.4	4	
4	Work safety	6300	42	6	
5	Support from others	7566	50.4	2	
6	Working condition	6266	41.8	7	
7	Multi instructions/communication	7333	48.9	3	
8	Execution of work	5766	38.4	10	
9	Priority of jobs	5966	39.8	8	
10	Scope for improvement/job prospects	8000	53.3	1	
11	Importance of decision making	6900	46	5	
12	Work Targets	5933	39.6	9	

Source: Computed Primary Data

TABLE 4: ANOVA TABLE SHOWS LEVEL OF WORK CONFLICT BASED ON THEIR WORKING SECTOR

**Null Hypothesis (Ho):** There is no significance difference between level of work conflict based on their working sector of women employees

**Alternate Hypothesis (Ha):** There is significance difference between level of work conflict based on their working sector.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
close supervision	Between Groups	34.480	2	17.240	34.334	.001
	Within Groups	73.813	147	.502		
	Total	108.293	149			
work safety	Between Groups	13.619	2	6.810	11.409	.003
	Within Groups	87.741	147	.597		
	Total	101.360	149			
support from others	Between Groups	29.281	2	14.640	65.829	.001
	Within Groups	32.693	147	.222		
	Total	61.973	149			
multi-instructions/communication	Between Groups	1.680	2	.840	1.111	.332
	Within Groups	111.154	147	.756		
	Total	112.833	149			
scope for improvement/job prospects	Between Groups	36.490	2	18.245	45.451	.022
	Within Groups	59.010	147	.401		
	Total	95.500	149			
importance of decision making	Between Groups	1.272	2	.636	1.132	.325
	Within Groups	82.568	147	.562		
	Total	83.840	149			

Source: Computed Primary Data

ANOVA Table 4.0 aims to analyse the existence of significant different exist among the respondents opinion of work conflict based on their working sector. The significant values for close supervision, work safety and support from others are .001,.003,.001 which is less than 0.05 and it shows there is a significant difference exists among the respondents regarding levels of work conflict based on their working sector. (Null Hypothesis is rejected). The significant values for multi-instructions/communication, scope for improvement/job prospects, importance of decision making are .332, .022, .325, which is greater than 0.05 and it shows there is no significant difference exists among the respondents opinion levels of work conflict based on their working sector.(Null Hypothesis is accepted)

TABLE 5: SHOWS RANKING OF CONSEQUENCES OF WORK CONFLICT [GARRETT]

Level of Work conflict				
Sl.NO	Consequences	Total score	Mean score	Rank
1	Job stress	6166.667	41.11111	7
2	Less involvement and interest	8800	58.66667	3
3	Physical illness	7500	50	6
4	Psychological illness	5766.667	38.44444	8
5	Loss of patience	7900	52.66667	5
6	Poor relationship with others	8066.667	53.77778	4
7	Lack of managerial skills	9933.33	66.22222	2
8	Negative Attitude	11700	78	1

Source: Computed Primary Data

TABLE 6: ANOVA TABLE SHOWS CONSEQUENCES OF WORK CONFLICT BASED ON THEIR LEVELS OF DESIGNATION

Null Hypothesis (Ho): There is no significance difference between consequences of work conflict based on women employees in selected study sectors

Alternate Hypothesis (Ha): There is significance difference between consequences of work conflict based on designation.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
less involvement and interest	Between Groups	24.822	2	12.411	33.761	.001
	Within Groups	54.038	147	.368		
	Total	78.860	149			
poor relationship with others	Between Groups	40.186	2	20.093	68.872	.002
	Within Groups	42.887	147	.292		
	Total	83.073	149			
lack of managerial skills	Between Groups	1.971	2	.985	3.183	.044
	Within Groups	45.503	147	.310		
	Total	47.473	149			
negative attitude	Between Groups	2.560	2	1.280	10.691	.002
	Within Groups	17.600	147	.120		
	Total	20.160	149			

Source: Computed Primary Data

ANOVA Table 6 aims to analyse the existence of significant different between consequences of work conflict based on their designation. The significant values for the consequences of work conflict are less involvement and interest, poor relationship with others and negative attitude are .001,.002,.002 which is less than 0.05 and it shows there is a significant difference exists among the respondents regarding consequences of work conflict based on their designation. (Null Hypothesis is rejected). The significant values for the consequences of work conflict for lack of managerial skills are 0.44, which is greater than 0.05 and it shows there is no significant difference exists among the respondents regarding consequences of work conflict based on their designation.(Null Hypothesis is accepted)

TABLE 7: SHOWS RANKING OF LEVEL OF FAMILY CONFLICT [GARRETT]

Level of Family conflict				
Sl.NO	Factors	Total score	Mean score	Rank
1	Family Problems	7100	47.33	4
2	Family workload	5033.3	33.55	11
3	Support and issues of family members	5966.66	39.77	8
4	Family welfare	5400	36	10
5	Sources of Income	7933.3	52.88	3
6	Poor contribution to family	9700	64.66	2
7	Workplace issues at family	10033.33	66.88	1
8	Family members understanding	5866.66	39.11	9
9	Recognition in family	3966.67	26.44	12
10	Family budget and other monetary aspects	6933.3	46.22	5
11	Children career	6325	42.16	7
12	Spouse understanding	6700	44.66	6

Source: Computed Primary Data

TABLE 8: SHOWS RANKING OF CONSEQUENCES DUE TO FAMILY CONFLICT AT WORK [GARRETT]

Impact				
Sl.NO	Consequences due to family conflict at work	Total score	Mean score	Rank
1	Lack of concentration	9333.33	62.22	3
2	Low efficiency	10300	68.66	2
3	Job stress	7433.3	49.55	5
4	Physical Illness	6933.3	46.22	6
5	Psychological illness	8400	56	4
6	Poor co-operation at work place	10766.67	71.77	1
7	Job stress	5133.3	34.22	7

Source: Computed Primary Data

TABLE 9: SHOWS THE OPINION ABOUT MANAGING WORK AND FAMILY CONFLICT BY RESPONDENTS

S.No.	Factors	Frequency	Percent	Factors	Frequency	Percent
1	concentrate on alternate works	26	17.3	all the above	63	42.0
2	all the above	98	65.3	Responsibility sharing and Free communication	18	12.0
3	Regular interaction and open talk with family members ,Sustain the pressures and Concentrate on alternate works	5	3.3	Responsibility sharing Free communication and clarified roles	31	20.7
4	Regular interaction and open talk with family members and Avoidance of issues and situations	7	4.7	Responsibility sharing , Free communication and accepting mistakes	38	25.3
5	Regular interaction and open talk with family members , Family programmes, Sustain the pressures and Mutual sharing and understanding	14	9.3			

Source: Computed Primary Data

## DISCUSSIONS OF FINDINGS

1. The women employees in the selected study sectors almost lie in the group of 41-50 and less than 30. It is also found that the educational qualification of them under the category of under and post graduation. The women employees working in sectors almost got married.
2. Regarding the working sector of women employees it is found that 64 percent of them working in private sector in the level of middle management and have almost more than 10 years of experience. 43 percent of women employees are earning above 20,000 monthly income and have more than two earning members in the family. The major workforce of women employees in the selected study sectors operate from both urban and semi urban places. Regarding the family nature of women employees it is found that 69 percent live under nuclear family system. It is also found that period of joining in selected sectors by women employees, in education sector 27 percent joined before 10 years back, 17 percent in IT sector joined before 5 years whereas in banking sector 19 percent joined before 5 years.
3. It is found that the reason to choose different sectors by women employees include growth aspect and health working environment and package & benefits in private sector. Job security is given less importance by women employees relevant to any sector. The preferred sectors to work majority decided by employees themselves and other influences are low. The women employees work in different designation in the selected study sector encounter conflicts. In this both top and middle level encounter goal conflict and both simultaneously by middle level women employees.
4. It is found that the major reason for conflicts is due to co-workers and nature of job and work pressure. It is also found that work conflict occurs due to the reasons like work pressure, job prospects and multiwork instructions. There is a significant level of difference exist in level of work conflict among women employees based on the sector they employed with respect to close supervision, work safety and support. Due to work conflict among women employees the level of negative attitude and lack of skill emerges. It is also found the consequences of work conflict are high and opinion about the influence of work conflict among employees is significantly differing based on different designation level.
5. It is also found that women employees living under joint family encounter more family conflict irrespective of their work designation. It is majority because of work place pressures at family, less devotion of time to family and available sources of income. Due to family conflict majority of employees realize lack of control and poor involvement in family. It is effectively found that both family and work conflicts have influence on each other among women employees in the selected study sectors. Due to family conflict the women employees feel poor concentration at work place, low efficiency and due to work conflict they feel family stress and role inambiguity. They also feel that both conflicts are unavoidable. It is found that to manage both family and work conflict the women employees in the selected study sectors concentrate on alter works, open interaction with family members and at work place.

## CONCLUSION

The participation of women employees in modern organizations ranges from priority to service based augments every year in Indian industrial climate. In addition to that women have to play multifaceted roles at family, society and at work places with unprecedented pressures at different climate. The unbalanced co-ordination and support belatedly indulge both family and work conflicts and its also mutually influence each other. The impact of these influences impetus with work and family problems and sometimes that leads undesirable consequences. In these circumstances women because of their educational background, logical thinking and emotional balances try to balance both work and family related conflicts. Still the supports extend by family, society and organization will gear up means women should become productive asset and able employees to any organization they belong.

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