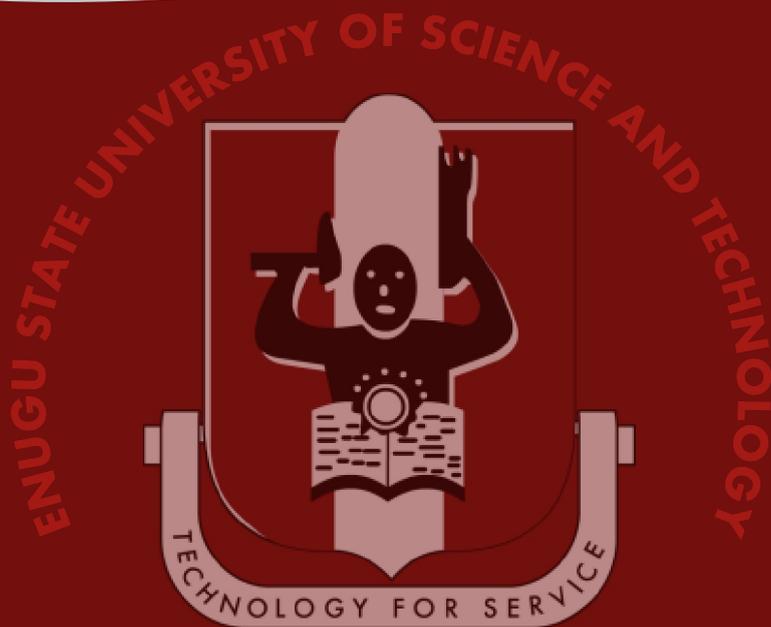


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Job Variables as Predictors of Marital Satisfaction and Marital Conflict among Female Bank Employees

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Abstract

The study investigated job variables (work challenge and organizational support) as predictors of marital satisfaction and conflict among female bank employees in Enugu urban. Ninety (90) female bank employees from thirteen (13) commercial banks in Enugu Metropolis with age range of 25 to 48 years ($M = 37.97$, $SD = 2.79$) were sampled using convenience sampling technique. 6-item work challenge scale developed by Aigbiremhon (2013), 6-item organizational support scale, Aigbiremhon, (2013), 8-item index of marital satisfaction scale, Hudson (1982) and 12-item marital conflict subscale drawn from Omuluabi (1994) 50-item marital stress inventory were administered for data collection. The results showed that work challenge and organizational support jointly and independently were not significant predictors of marital satisfaction and conflict. The findings were discussed in line with previous studies.

Keywords: job variables, work challenge, organizational support, marital satisfaction, marital conflict.

Introduction

The face of the Nigerian family and marriage in particular, has changed dramatically as more women of working age go into full-time employment and Nigerian women have shown their presence in different professions with the greater percentage in human services professions, such as bank jobs (Okonkwo, 2011). Today, Nigerian female bank employees are deeply engrossed in their jobs that are characterized by high level of interpersonal involvement, exposure to emotionally demanding situations and customers, longer working hours and the pressure to deliver and meet their expected deadlines (Okonkwo, 2011). As a result of the increase of women in the workforce, there is considerable conflict generated in families as work experience spillover into marital lives. These challenges are likely to affect marital satisfaction resulting in marital conflict, hence this present study of job variables (work challenge and organizational support) predicting marital satisfaction and marital conflict in female bank employees in Enugu State.

Marital satisfaction refers to a blooming mental emotion of mutual satisfaction and experienced enjoyment (Ahuyi, 2004). It is the quality of relationship, in which both partners can enjoy life from the companionship characterized by lack of stress and unhappiness. Marital satisfaction is, in fact, a positive attitude and emotion for wife and husband. It is a complex process that has over time been thought to be influenced by many factors, including education, socio-economic status, love, length of marriage, the presence of children, sexual relations, etc (Hendrick & Hendrick, 1992). Although, women's role as an employee and breadwinner is a positive change on the gender equity and participation but simultaneously it has implications for family life, especially in a society like Nigeria. For example, women, who are employed, have to face the problems of dual role and this has influence on marital and work life. Despite women's employment status, research has it that women tend to have 79% of the childcare responsibilities in families (Peterson & Gerson, 1992) and professionals like women bank workers are much prone to have marital dissatisfaction and conflict, as they are engaged in a stressful job which has complications in regard with long hours of duty and high workloads.

Marital conflict can be defined as the state of tension or stress between marital partners as the couple try to carry out their marital roles (Tolorunleke, 2008). One of the causes of marital conflict for working women is related to work. Therefore, work-family role conflict has been defined as a form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible in some respect (Flippo, 2005). The conflict occurs when the employees extend their efforts to satisfy their work demands at the expense of their family demands or vice versa (Cole, 2004). Research has revealed that high work involvement is associated with higher levels of work-marital conflict (Wiley, 1987) and can affect almost all aspects of people's lives such as people's families, their workplaces and even their own mental and physical health (Robbins, 2004). The factors which result in inducing job-marital conflicts may be connected to factors such as job factors, working conditions, resources, work demands, longer hours worked, the role of spouse, dependents and children as well as work-pace or intensity. Therefore, for working bank mothers, the time spent on work activities was found to be strongly associated with work interference with family (Wiley, 1987).

Job variables in this study refer to work challenge and organizational support. Work Challenge refers to workplace constraint that causes pressures due to excessive workloads,

inflexible work schedules and time (Greenhaus & Beutell, 1985). It includes structural characteristics, such as work hours or location, which are expected to affect the practical aspects of combining work and marital responsibilities (time-based conflict) especially for the Nigerian female bank employees that are involved in high task demand or pressures arising from excessive workloads and typical workplace time pressures such as rush job and deadlines (Yang, Chen, Choi & Zou, 2000). When wives work more hours per week, it affects marital quality by decreasing a couple's time together, increasing feelings of role conflict and overload amongst working mothers (Voydanoff, 1988, 1989). Pressures to spend long hours at work may conflict with demands or expectations from family members to spend time at home. These may produce feelings of frustration and tension on the employed mothers that could produce marital conflict at home posed by work challenges and lack of organizational and social support.

Organizational support refers to the organization taking employee happiness into account and targeting a hike in happiness (Eisenberger, Huntington, Hutchison, & Sowa, 1986). It includes psychosocial characteristics, such as supervisor support, friendly organizational culture, flexibility scheduling of working hours, leave policies, a low risk of laid off or job security, or the degree to which the job is enriching to one's life. Supportive organizational culture is critical to reducing any work-marital conflict and thereby increases both job and marital satisfaction (Allen, 2001; Byron, 2005; Clark, 2001). Since, organizational supervisors embody and reflect the organizational culture (Powell & Mainiero, 1997), supervisor support act as a catalyst in helping employee who have to balance multiple roles both at work and at home, thereby promoting work-marital equilibrium (Regan, 1994). Examples of supervisor's supportive behaviours may include allowing these bank employee mothers to bring their child to work place, allowing them to take someone's phone calls from home, a willingness to adjust employee's schedules to meet changes in the school demands, and permitting them to take time off early to send their elders to care (Erdwins, Buffardi, Casper, & O'Brien, 2001). The lack of these organizational supportive cultures may cause conflict at home for the employee mother.

A supportive organization establishes a link with its employees (Malatesta & Tetrick, 1996) and increasing organizational support brings out effective work behaviors (Eisenberger, Cummings, Armeli, & Lynch, 1997). Perceived organizational support allows the employees of the organization to feel safe, and lean their backs against the institution. Overtime, employees develop beliefs regarding whether the organization support them or not (Eisenberger, Fasolo, &

Davis-Lamastro, 1990). Thus, the positive organizational support and work-related interventions may have a positive impact on their job (Cameron, David, & Arran, 2004), and consequently, enable them to develop their self-efficiency, maintain impact at workplace and be confident (self-determined) while performing organizational task. If women's perception about their organization's support is positive, it would reduce work-marital conflict.

Theoretical overview and hypotheses development

Theories of work-marital balance are organizational support and perceived organizational support theory, psychological contract theory, role theory as well as spillover theory. The theoretical assumptions of Organizational Support Theory (OST) provides strong basis for understanding the general factors that results in inducing marital satisfaction or marital conflicts such as job factors, working conditions, resources, work demands, longer hours worked, the role of spouse, dependents and children as well as work-pace or intensity. Data relative to organizational support theory and perceived organizational support as well as psychological contract theory provides increase understanding of job variables and marital outcomes and a more complete understanding of the establishment and maintenance of employee-employer relationships than the four theories themselves. The positive role of organizational social support on work-marital conflict contributes to how the employee copes with stress and reducing the overlap between roles at the two domains may be more conducive to positive work-marital satisfaction.

Despite the passion with which these women employees go into their work that is so absorbing, many challenges have arisen in addressing the balance between work and marital responsibilities since the traditional accepted roles of women and men have been brought into question. The role theory therefore provides an insight into how resources at work can psychologically influence the woman to exhibit negative emotions at home in the light of a few concerns that have been raised as to their capacity to manage their primary responsibilities of homecare and childcare. Dunahoo, Geller and Hobfall (1996) noted that in addition to the role of spouse and parent, it is the women who usually take on additional marital-related roles and responsibilities focusing on children and the intersection of work and parenting issues. Each of these roles imposes demands on their incumbents, requiring time, energy and commitment. For many Nigerian female bank workers, the issue of time management, long irregular working

hours, lack of working time flexibility, unequal distribution of work, meeting of set target and deadlines, lack of childcare facilities or simply finding time to meet the demands of marriage while fulfilling job responsibilities have been raised. It is argued that one's time and energy is exhausted by multiple role involvement hence the spillover theory postulates that people who are enthusiastic and committed in one role will carry over the same enthusiasm to the other role.

Work Challenge and Marital Satisfaction

Barneth, Del Campo, Del Campo, and Steiner, (2003) found a positive relationship between work-family balance and marital quality. But in a study by Voydanoff (1988, 1989) and Mauno and Kinnunen (1999), they found a negative relationship. Similarly, Mauno and Kinnunen (1999) in a Finish Study of 215 dual earning couples in which they explored the impact of a wide range of work stressors on marital satisfaction also found a negative impact on marital satisfaction. Following these controversies, it was hypothesized:

Hypothesis 1: Work challenge and organizational support will jointly and independently predict marital satisfaction.

Organizational Support and Marital Conflict

Rhoades and Eisenberger (2002) meta-analysis of some 70 percent organizational support studies carried out through 1999 (over 300 studies) found that three general categories of favourable treatment received by employees (fairness of treatment, supervisors support, and rewards and job conditions) are positively related to perceived organization support. Erdwins et al., (2001) found that the relationship of organizational support to work-family conflict was mediated by job self-efficacy. However, Roehling and Bultman (2002) found a negative relationship. Following these, it was hypothesized:

Hypothesis 2: Work challenge and organizational support will jointly and independently predict marital conflict.

Method

A convenience sampling survey of 90 Female bank employees between the ages of 25-48 years ($M = 37.97$, $SD = 2.79$) served as participants from 13 commercial banks within Enugu metropolis.

Design/Statistics

Correlational design and multiple regression analysis as a statistical test was applied to the two hypotheses respectively to predict variables.

Participants and Procedure

A convenience sampling survey of 90 female bank employees between the ages of 25 to 48 years ($M = 37.97$; $SD = 2.79$) served as participants. The researchers using convenience sampling technique drew the participants from the population of 13 Commercial banks within Enugu, Nigeria (United Bank for Africa, First Bank, First City Monument Bank, Zenith Bank, Union Bank, Unity Bank, Mainstreet Bank, Enterprise Bank, Access Bank, Fidelity Bank, Keystone Bank, Diamond Bank, and Eco Bank) after obtaining a letter of permission from the Operation Managers of the various banks.

Furthermore, the researchers identified with the Branch Manager of each bank branches and were assigned with a staff/research assistant with the responsibility of guiding us. A total of 100 copies of the questionnaire were administered within 2 weeks to the available and convenient female bank employees and instructions given to them. They were allowed to go home with the copies and returned in a later date. The researchers were asked to come back in one week for the female staff to complete it at their convenient time. Of the 100 copies administered, 10 copies were discarded due to errors in completion; hence 90 (90%) copies that were properly completed and returned were scored and analyzed in testing the hypotheses.

Measures

Five instruments were used in this study. They include demographic information, 6-item work challenge scale, 6-item organizational support scale, Hudson (1982) 8-item index of marital satisfaction scale and 12-item marital conflict subscale drawn from Omuluabi (1994) 50-item

marital stress inventory. During data collection, the instruments were categorized into five (5) Sections (A, B, C, D & E) for easy administration and scoring.

Work Challenge Scale

Work challenge was measured using a 6-item work challenge scale developed by Aigbiremhon, (2013) from a 12-item questionnaire originally developed, after face value, test-retest, content validity and reliability tests conducted by a combined team of Psychologist from the Department of Psychology, Enugu State University of Science and Technology (ESUT). Sample item for work challenge reads “I have too many responsibilities at the office”. “I fail in my office duties because of the challenging nature of my job”. “I have no time for other things because my job is quite challenging”. The six items work challenge scale had a direct scoring for all the items and ratings were made using 5-point scale, ranging from 1 (strongly disagree) to 5 (strongly agree). However, in this work, the item–total correlations from item analysis of their responses ranged from 0.47 to 0.69, though 2 items were dropped because they have low item total correlation. Therefore, the remaining 6 items were used and Cronbach Alpha of 0.76 was reported for the 6 items. Cronbach Alpha of 0.76 was accepted as good index of the 6 item work challenge scale’s internal consistency since Mitchell and Jelley (2004) noted that an index of 0.70 is needed to say that a measure is internally consistent. In addition, mean (N=30) score of 29.37 was observed.

Organizational Support Scale

Organizational support was measured using a 6-item work challenge scale developed Aigbiremhon, (2013) from a 15-item questionnaire originally developed, after face value, test-retest, content validity and reliability tests conducted by a combined team of Psychologist. Sample item for organizational support reads “My organization gives me enough support” “The management cares about the welfare of the workers”. “This organization cares about the feelings of the workers”. However, this equally produced 6-item scale that was rated relevant by the subject experts. The six (6) items organizational support scale had a direct scoring for all the items and ratings were in Likert response format ranging from 1=strongly disagree to 5= strongly agree and had a direct scoring for all the items. The item analysis of their responses indicated item total after 2 items were dropped. Again, mean (N=30) of 29.27 was observed.

Marital Satisfaction Scale

Marital satisfaction was measured using Hudson (1982) 8-item index of marital satisfaction scale designed to measure how happy and fulfilled spouses are in their marriage in general. Sample item reads “I feel that our relationship is a good one”. “I feel that we manage arguments and disagreements very well”. There are both direct scoring and reverse scoring items. Ratings were made using 5-point scale, ranging from 1(most of the time) to 5 (rarely). Hudson (1982) reported Cronbach Alpha of 0.96, while Anene (1994) using Nigeria sample reported concurrent validity coefficient of 0.48.

Marital Conflict

Marital conflict were measured using a 12-item marital conflict subscale drawn from Omuluabi (1994) 50-item marital stress inventory to measure the state of lack of harmony that exist between couples in their marriage and produces tension for a partner or both couples. Sample item reads “Insufficient attention from spouse and not spending enough time with your spouse”. “Spouse not caring for the children”. “Boring relationship with spouse, and unsatisfactory sexual relationship with spouse”. The 12-item marital conflict subscale had a direct scoring for all the items and ratings were in Likert format response ranging from 1=strongly disagree to 5= strongly agree and had a direct scoring for all the items and reported Cronbach Alpha of 0.92

RESULTS

Table 1: Mean, Standard Deviation and Zero Order Correlations among Study Variables

	M	SD	1	2	3	4	5	6	7
1. Bank of Employment			-						
2. Years spent	9.07	3.63	.275**	-					
3. Age	37.97	4.75	.114	.616**	-				
4. Highest Education			.084	.330**	.399**	-			
5. Organizational Challenge	29.01	5.08	-.140	-.068	-.087	.011	-		
6. Organizational Support	28.71	5.00	.153	.076	.085	.053	-.066	-	
7. Marital Satisfaction	19.47	7.39	.158	.029	-.209	-.007	-.177	-.245*	-
8. Marital Conflict	30.32	10.74	.004	-.141	-.283**	-.052	.011	-.148	.584**

** . Correlation is significant at the 0.01 level (2-tailed); * . Correlation is significant at the 0.05 level (2-tailed).

The result of the correlation shown in table 1 above shows that only organizational support showed significant negative correlation with marital satisfaction ($r = -.245, p < .05$). Other variables did not show significant correlation with marital satisfaction. Bank of employment ($r = .029, p > .05$) and years spent in the bank ($r = .029, p > .05$) showed positive but insignificant correlation with marital satisfaction; while, age of participants ($r = -.209, p > .05$), highest educational qualification ($r = -.007, p > .05$) and organizational challenge ($r = -.177, p > .05$) showed negative but insignificant correlation with marital satisfaction.

The result of the correlation analysis also shows that among the control and predicting variables, only age of participant showed significant negative correlation with marital conflict ($r = -.283, p < .01$). Other variables did not show significant correlation with marital conflict. Bank of employment ($r = .004, p > .05$) and organizational challenge ($r = .011, p > .05$) showed positive but insignificant correlation with marital conflict; while, years spent in the bank ($r = -.141, p > .05$), highest educational qualification ($r = -.052, p > .05$) and organizational support ($r = -.148, p > .05$) showed negative but insignificant correlation with marital conflict.

Table 2: Table 2: Summary of Hierarchical Multiple Regression Analysis for Variables Predicting marital satisfaction (N=90)

	STEP 1		STEP 2	
	β	T	β	T
Bank of employment	.131	1.173	.153	1.418
Years spent	.188	1.355	.181	1.365
Age	-.332*	-2.274*	-.354*	-2.511*
Highest Education	.059	.515	.073	.672
Organizational Challenge			-.193	-1.885
Organizational Support			-.265*	-2.621*
R	.304		.437**	
R²	.092		.191	
R²Δ	.092		.098**	
F Change	1.711		4.988**	

Note: **. Significant at the 0.01 level (2-tailed); *. Significant at the 0.05 level (2-tailed).

Results of the hierarchical multiple regression for the test of marital satisfaction is shown in Table 2. The variables were entered in stepwise models. The demographic variables (bank of employment, years in the bank, age, and highest educational level) were entered in the Step 1 of the regression analysis and their joint contribution in explaining the variance in marital satisfaction was 9.2% ($\Delta R^2 = .092$). Only age of participants was a significant negative predictor of marital satisfaction ($\beta = -.332, t = -2.274, p < .05$). Others did not make statistical contribution in predicting marital satisfaction; bank of employment ($\beta = .131, t = 1.173, p > .05$), years spent in the bank ($\beta = .188, t = 1.355, p > .05$) and highest education ($\beta = .059, t = .515, p > .05$).

In step 2, job variables (organizational challenge and organizational support) were entered and they jointly contributed 9.8% statistically significant variance in predicting marital satisfaction ($\Delta R^2 = .098, p < .01$). However, only organizational support ($\beta = -.265, t = -2.621, p < .05$) was a significant negative predictor of marital satisfaction. Organizational challenge was not significant predictor of marital satisfaction ($\beta = -.193, t = -1.885, p > .05$).

Table 3: Table 2: Summary of Hierarchical Multiple Regression Analysis for Variables Predicting marital conflict (N=90)

	STEP 1		STEP 2	
	β	T	β	T
Bank of employment	.030	.267	.049	.428
Years spent	.019	.136	.016	.117
Age	-.305*	-2.064*	-.301*	-2.017*
Highest Education	.058	.504	.061	.530
Organizational Challenge			-.019	-.180
Organizational Support			-.134	-1.253
R	.268		.299	
R²	.072		.090	
R²Δ	.072		.018	
F Change	1.304		.793	

Note: *. Significant at the 0.05 level (2-tailed).

Results of the hierarchical multiple regression for the test of marital conflict is shown in Table 3. The variables were entered in stepwise models. The demographic variables (bank of employment, years in the bank, age, and highest educational level) were entered in the Step 1 of the regression analysis and

their joint contribution in explaining the variance in marital conflict was 7.2% ($\Delta R^2 = .072$). Only age of participants was a significant negative predictor of marital conflict ($\beta = -.305$, $t = -2.064$, $p < .05$). Others did not make statistical contribution in predicting marital conflict; bank of employment ($\beta = .030$, $t = .267$, $p > .05$), years spent in the bank ($\beta = .019$, $t = .136$, $p > .05$) and highest education ($\beta = .058$, $t = .504$, $p > .05$).

In step 2, job variables (organizational challenge and organizational support) were entered and they jointly contributed 1.8% statistically insignificant variance in predicting marital satisfaction ($\Delta R^2 = .018$, $p > .05$). Neither organizational challenge ($\beta = -.019$, $t = -1.180$, $p > .05$) nor organizational support ($\beta = -.134$, $t = -1.253$, $p > .05$) was made significant contribution as predictors of marital conflict.

Summary of Findings

- Organizational support was a significant negative predictor of marital satisfaction.
- Organizational challenge was not significant predictor of marital satisfaction.
- Organizational challenge and organizational support were not significant predictors of marital conflict.

Discussion

In relation to the first hypothesis, work challenge and organizational support did not jointly and independently predict marital satisfaction among female bank employees. This indicates that increase in marital satisfaction was not associated to workplace constraints and organizational support experienced by these female bank working mothers in Enugu State. This is contrary to previous studies (e.g. Duxbury & Higgins, 2005; Regan, 1994; Voydanoff, 1988, 1989; Allen, 2001; Byron, 2005; Clark, 2001) which found both positive and negative relationships between job variables (work challenge and organizational support) and marital satisfaction.

On the second hypothesis tested which stated that work challenge and organizational support will neither jointly nor independently predict marital conflict among female bank employee was confirmed as revealed by the results of the study. This indicated that there was no association between the joint practice of work challenge and organizational support as factors and marital

conflict of female bank employees in Enugu metropolis. The result of this research does not agree with previous findings by Carlson and Frone, (2003) who reported that work–marital conflict is caused by internal interference (preoccupation with work) and external interference (work deadline or longer hours of work) between the home and work domain.

The above findings did not also agree with previous studies, like, Major, Klein, and Ehrhart, (2002) which found that long hours were predictive of work–family conflict; that work hours or location affects the practical aspects of combining work and family (time-based conflict) (Greenhaus & Beutell, 1985); that positive relationship between work and marital quality (Kinnunen, Geurts & Mauno, 2004). Similarly, (Dixon & Sagas, 2006) found evidence that individuals reported less conflict and stress and developed better coping strategies when their supervisors and workplace’s cultures were supportive. Again, in Clark, (2001) study, the results showed organizational polices and structures assist employees in balancing work and marital needs.

The above outcomes were not surprising, since the culture where the research was carried out is very different from the Western culture. African, especially Nigerian culture promotes traditionally accepted roles for women who were the participants for this study. This is a culture that affords the man (husband) the power to dictate the marital outcome and how the family income is utilized.

Besides, the findings of this study not in agreement with previous studies may also be attributed to the high rate of unemployment that abound in the country and banking job is being perceived as a highly paid one. Therefore, these women bankers may want to protect the institutions by not being sincere in divulging the problems encountered with outsiders. Their responses could also be influenced by our collectivist oriental culture (Sargut, 2001) that encourages cooperation and support for one another. Nigerian female bank employees are likely to enjoy social network borne out of conformity and cooperation with co-workers even in the banks.

Implications of the Study

The findings of this study demonstrate the theoretical and practical roles of Organizational Support Theory (Levinson, 1965), Psychological contract theory (Schein, 1980), Role theory (Googins, 1991), and Spillover theory (Fredriksen-Goldsen & Scharlach, 2001), in enhancing

marital satisfaction or marital conflict among bank staff especially female bank workers. To this end, if organizations (banks) can effect changes in the jobs of the female women employees to alleviate the stressful effects of balancing work and family, including flexibility on when and where work could be completed, increased supervisors support and discretion over certain work-related decisions, then it will likely lessen or prevent work and marital conflict and strengthen marital satisfaction. Similarly, government, non-governmental organizations (NGOs), Counselors and other mental health professionals/practitioners and researchers involved in marital role quality and in the work-family environment could best be served by the findings of this research.

Limitations of the Study

Personal attributes (e.g. resilience, self-efficacy as personality characteristics) of the female bankers who served as participants in this study would have given a better picture of the study if they were included as part of the independent variables. The social stigmatization associated with the discussion of marital outcomes in the open due to traditional gender role limitations may have affected participant's responses to some question that bothers on sex enjoyment with spouse and frequency. Therefore, application of the findings of this study should be done with caution.

The use of self-report and its bias nature; using female bank workers from one State and restricted to Enugu urban could make generalization of result to be made with caution and may not necessarily be applicable to other States.

Conclusion

The job variables of this study (work challenge and organizational support) did not predict the marital satisfaction and conflict of female bank employees in Enugu metropolis. This no significant prediction or rather relationship among the variables implies that there are other factors such as gender role beliefs, parental status, job satisfaction and turnover, family type, among others may play a significant role in predicting marital satisfaction and conflict among female bank employees.

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