

Work-Family Stress of Women Bank Managers: A Case Study of Sri Lanka

By

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Abstract

There has been a significant body of work in Europe and North America focussing on, work-family stress of working mothers. Women are increasing their labour market participation, while at the same time their identity and workload continue to be defined around caring work, especially for children. Although the Sri Lankan government encourages and recruits more female workers for public sector employment, there is no 'women friendly' gender regime. Mothers' narratives about family life and work life, drawn from in-depth qualitative interviews, with some representational secondary sources, are used to explore this question. Work and family related stressors are examined. Throughout, the researcher considers female bank managers in the public banking sector. This paper demonstrates those working women's mothering, primary childcare, available childcare facilities and work responsibilities as major predictors of work-family stress. Balancing the demands of paid work and child care are shown to be one of the key issues of the modern world.

Key words: women bank managers, work-related stress, family-related stress and qualitative inquiry

Introduction

Over the last three decades, the impact of dramatic change in the social, political, and economical environment has led to a rapid expansion in the number of women entering into the paid labour force while at the same time their identity and workload continue to be defined around caring work, especially for their children. At the same time, this 'feminisation' of the world of work has been accompanied and supported by a wide range of initiatives by governments, employers and unions aimed at ensuring that women are neither discriminated against nor actively discouraged in their working lives (Whitfield, 2004: 24). Furthermore,

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attitudes to the sexual division of labour in the home are being remodelled and less value is being placed on the model of the male breadwinner (Crompton, 1999; 2006). There has however appeared to be little erosion in the strength of gender role expectations concerning the role of men and women in society.

However, when a mother devotes extra time and energy to employment, family is assumed to suffer and vice versa. Some even claim that there are wider and deleterious social effects from such conflict. Numerous researches have widely discussed and recognised the problems of work-life conflicts which lead to work-family stress. Studies reported that work-family conflict can caused psychological problems and difficulty in decision making at the individual level and, in effect, organisations can suffer from lower productivity and higher levels of absenteeism (Choi, 2008; Lu and Wu, 2008). Further, research found that long working hours, work load and shift work are major causes for work and family stress (Lu, Kao and Chang, 2008; Byron, 2005). This occurs when responsibility of work interferes with the quality of family life. Other research results shown occupational stress and domestic stress are the major decisive factors in work-family stresses, particularly for working mothers with younger children (Crompton, 2004; Edwards, 2004).

The Tokyo Metropolitan Institute of Medical Science (1992) the research team revealed that when women held managerial positions, thus making it impossible for them to have flexible working arrangements, this caused a higher level of stress. Although 'job positions' improved positive morale about their work, stress was still likely due to limited transferability of work responsibility. On the other hand, Duncan (2005) argues that mothers were moral in providing unquestioned responsibility in doing the best for their children. Research reveals that working mothers experience higher levels of work-related stress than their husbands. For example, presence of younger children in the household increases the level of domestic work and responsibilities and thus the level of stress is increased accordingly (Crompton, 2004).

Literature suggests that working men and women experience similar stressors in the work place. But women are confronted with unique stressors, such as discrimination, female stereotyping and social isolation. There has been a reduction in the time devoted to domestic responsibilities but women still spend most of their adult working life in child bearing and childcare. Therefore, another identified stressor for employed mothers is many career breaks in their working lives. At an individual level, numerous factors can be identified which cause work-family stress.

In effect, they experience stress-related symptoms, for example anxiety and depression, the most common cause of work-related ill-health absence (Nearly, 2007). Also, work stress is related to the development of physical illness such as heart disease, cancer conditions, stomach ulcers, migraines and being prone to infections (Mental Health Foundation, 2000; World Health Organisation, 2004). According to the World Health Organisation (1995) survey results although women live longer than men, women suffered health problems and worse psycho-physiological conditions, such as depression and breast cancer. In addition, the increases in family break down (either separation or divorce) have been linked to these pressured lives (Dex, 2004).

Therefore, work stress is not only a significant issue for employees and employers but also for governments and policy makers. And this leads to adverse psycho-social consequences (Nearly, 2007). According to the Chartered Institute of Personnel and Development, work related stress 'is likely to become the most dangerous risk to business in the early part of the twenty-first century' (CIPD, 2004:1). Therefore, balancing the demands of paid work and child care is one of the key issues of our time (Dex, 2004). Thus, the main aim should be to prevent work-related stress. The World Health Organisation suggests that "the goals of best practice objectives with regard to stress management are to prevent stress happening or, where employees are already experiencing stress, to prevent it from causing serious damage to their health or to the healthiness of their organisation" (WHO, 2003:2).

Therefore, there is no exception in Sri Lanka, but to date the impact of work and family stress and losses due to stress-related absences have not yet been fully recognised or considered. Sri

Lanka was one of the first developing nations to understand the importance of investing in human resources and promoting gender equality (Millennium Development Report, Sri Lanka 2005). It also achieved high levels of gender equality in the 2008 World Economic Forum ranking of countries by gender equality (11th out of 130 countries), based on indices of economic participation and opportunity, educational attainment, political empowerment and health and survival. In addition, labour welfare legislation in Sri Lanka has been changed to encourage female participation in the formal labour force; for example the government introduced a new maternity leave scheme in 2005.

The Sri Lankan government also encourages and recruits more female workers for public sector employment. For example, in 1999-2002, the female participation rate in the labour force increased by 19%, whereas the male rate increased by only 4% (Department of Census and Statistics, Sri Lanka, 2004). But still there is no 'women friendly' gender regime as in many European countries, such as the Swedish model with high availability of childcare provision, generously paid parental leave package and fathers' leave (Leon, 2009). In this regard, work and family issues of working mothers have become an important research theme. The purpose of this paper, therefore, is to explore the issues of work-family stress of women bank managers in Sri Lanka.

Methodology

For this study, the researcher used ten in-depth qualitative, semi-structured interviews with five female bank branch managers in the banking sector and their partners to compare and contrast their views. In addition, a structured interview guide was used for two top level managers of the banking sector to gather information on mothers' organisational behaviour. In total, therefore, twelve respondents were interviewed. As Mason (1996) has explained, it is important to sample in a qualitative research project because it is impractical, impossible or not necessary to carry out a complete census of the wider population. For instance, it is not possible or practical to interview all Sri Lankan women bank managers.

Thus, the researcher's aim was not to produce a statistically representative sample but to purposively sample mothers of different age groups to produce detailed identification of the lived experiences. There were two age groups, the first composed of mothers aged 25-45 with children mainly less than 15 years old, and the second composed of mothers aged 46-65, with children mainly over 15. Mothers' perceptions are that having a child over 15 in the household reduces the family demands and vice-versa. Also, the different age groups of children (0-14 and 15- 25) were chosen to reflect different childcare needs and arrangements.

This is an 'intensive' research design, which aims to find out how processes happen by focusing on women managers' agency. Thus, the most appropriate method for exploration of this research issue is qualitative investigation which produces deeper understanding of issues and outcomes for mothers' behaviour. Rather than doing 'extensive' research, as with a population survey, which aims to describe overall patterns and features. There were some representational data to highlight the qualitative results by nationally representative large-scale survey data.

This research identifies the public banking sector as a case study sector which is undergoing increasing feminisation for example, women development for responsible positions in the banking sector is encouraging, and shows much promise for young women (The Sri Lankan Women, Partner in Progress 2007: 120). Further, this is not because of the convenience of access to subjects, but to demonstrate family and work life of bank managers in Sri Lanka. Secondly, evidence from empirical studies (Crompton, 2006, 2004; Edwards, 2004) has shown that women in managerial positions are recorded as having not only a significantly high level of problems in combining family responsibilities with a work career but also a high level of stress compared with other workers such as, clerical staff and secretaries. In addition, as the ILO Labour Report (1998) author Linda Wirth explains, "Women represent more than 40% of the world's labour force, yet their share of management positions remains unacceptably low".

The same set of predetermined questions was not put to all the interviewees nor standardised questions asked in a standardised form, the order of the questions and the wording being varied according to the interviewee. A series of tailor-made structured questions were asked about age, educational qualification, the nature of marriage, children's age, locations and periods of transfers and internal mobility within the country, and about elder dependants. The interview then proceeded using the semi-structured interview guide on items not covered previously and additionally allowing for respondents to expand their stories on the themes planned in the earlier questions. These interview questions were mainly categorised into two areas: family life and work life. Interviewees were given enough time to tell their real life stories.

Most topics were relevant for all respondents but there were some areas of difference according to their responses to the interview question. Therefore, interview questions were revised on several occasions. For example, for some questions, mothers just smiled or kept quiet. The interview strategy was then shifted accordingly and, in effect, the interview approach varied for each interviewee. Each interview lasted approximately one hour although the duration was influenced by respondents' availability. Tape recording could not be used during the interviews. However, the researcher managed to make extensive notes about, for example, facial expressions and different moods, and to write them up as soon as possible after each interview, using a field note book which provided a detailed account of each one. Verbal permission was given by each interviewee to proceed with the interview sessions. All interviewees were to be kept anonymous and to safeguard the confidentiality of the participants, pseudonyms were used and all the generated data were to be kept securely.

A grounded theory-qualitative approach was identified as the most appropriate for analysing a social problem, such as work-life stress. First, all the interview materials were closely examined and highlighted relevant words and statements were highlighted, then secondly, similar statements were grouped together and, from this grouping, sub-categories were inducted to develop a core-category directly related to the research theme.

Work-family stress experiences of female bank managers

By using the grounded theory approach two sub-categories were identified, the first category is being 'difficult to fulfill my family responsibilities because of the amount of time I spend on my job'. The second sub-category is 'difficult to concentrate at work because of my family responsibilities'. In reviewing these two stressors, this qualitative data analysis reveals a high level of work-family stress when children are in the household. When children are young this situation becomes worse. As Meena (Sinhalese/54) put it:

"I do not know how I looked after my kids when they were small, it was not a smooth process... but it happened...but you know how do I resign from the job? You know, because of the careless childcare practices my elder daughter suffers from permanent illness; she can't do her studies properly. But she doesn't know it" [full of tears]

Likewise another mother Seetha (Sinhalese/46):

"You know, sometimes the job is a struggle for me and, on the other hand, caring responsibilities...? And there are no trustworthy childcare facilities for our kids...and even available childcare centers are not up to standard". Further she added: "When I am at home the kids are very happy but, you know, they show aggressive behaviour like... they break their toys into pieces and throw them every where... I feel sorry about them".

Many parents do not trust private child minding and are unhappy with the available private childcare centres which mostly provide inadequate facilities for the children. As for most of the parents, daycare centres are unable to provide expected benefits for many reasons. However, all mothers believed that high cost daycare centres with qualified staff would be able to reach their expectations. At the same time, they see that their children can socialise with peer groups, those who come from the same social class or the same professions. Seetha's husband continued:

“These daycare centres are run by using semi-skilled child minders, they do not have knowledge about child psychology and they have only pre-school teaching qualifications. There are one or two good daycare centres but those are very far away and you need to register at the time the child is born, otherwise you can’t get a place there. There is a need for such types of good daycare centres in every city... this is a necessary requirement as we are very busy dual-earner couple families”.

Therefore, childcare is the one of the critical experiences for mothers when they combine motherhood and employment. But the government has still neglected to provide facilities for childcare and, as a consequence, there are no publicly funded childcare facilities, parental leave or family-friendly policies available in the country. Parents have to make their own arrangements for childcare. Many parents do not trust private child-minding and are unhappy with the available private childcare centres which mostly provide inadequate facilities for children. Most parents are unable to afford expensive trained servants or nurses of whom there is a shortage in the country. Therefore they use relatives, mother or father to care for their children. Some entrust their children to neighbours to look after them. This pressure makes the combination of employment and family life more problematic and has obvious implications for work-family conflicts leading to work-life stress. A young mother, Mala (Tamil/30), explained her critical situation:

“As I am a new bank manager and a mother, you know every thing is new to me. My husband is far away from home; my baby is just six months. We do not have our own life, no entertainment...”

She continued:

“But you know, I want to do this job, this is a sort of respectable job, and this gives additional finance to our family”.

Although this situation crucially affects the mother’s employment and family life these mothers do not leave their paid employment for motherhood. According to the mothers’ narratives,

their children's sickness is another life incident which causes additional stress for them. However, to some extent, caring work is less demanding as their children grow older. According to Seetha:

"I feel I want to resign from the job, even my children would like it. But when they [children] become mature there is no hard caring work, so what can I do at home... and later can I return to the same job? There is no such opportunity here, once you resign... no job at all, that is the risk with us, I will manage all these for our future".

The long hours work culture is one of the widespread norms in the banking sector. So it is accepted that "We absolutely work longer hours". Also research data show that long working hours and weekend work schedules have a significant impact on work-family stress of working mothers. For some mothers in the sample, this situation is associated with higher work-family stress than for others. As they were dual-earner coupled families where both are engaged in long hour working schedules most of them are under pressure. There are negative impacts on both work and family. Therefore, they are unable to fulfil obligations in both domains. Ritha (Sinhalese/52) told her story:

"We close customer services desks at 3.30pm but paper and computer entries can not finish by 5 o'clock. We get late sometimes. When we come back, children are asleep... sometimes without having had proper food, also without changing their dress. All domestic work becomes upside down. Sometimes, I feel very uncomfortable and disappointed in both lives".

A similar story was narrated by Mala:

"As my husband is away, when I do weekend bank promotion work, we do not get time to talk even... although I get enough leave, I cannot take it all because there is a huge competition in the banking industry today. We have to compete with that. Banking responsibilities are important".

Although there is a strong coverage of maternity protection for working mothers, some mothers do not take this leave due to being highly committed to their work responsibilities. Mala, a mother of a six months old son stated:

“I cannot transfer my work [bank] responsibilities to others...so, how do I get leave when I need it? Top management trusts me...When I go home I feel tired and, you know, I do not feel like doing household things, but I have to... So, I get angry with others...later I feel sorry for them”.

Many researches reveal that even though women are increasingly entering into paid work, they still do more household duties (Crompton, 2006). However, mothers spent less time on domestic duties but more time on children, especially their children’s education, sports and other activities (Lippe, 2004). At the same time, men are increasingly engaged in a large share of caring and domestic work. As we are away from the male breadwinner and traditional division of labour, and accepting the idea of the dual-earner couple model, all the mothers in the sample agreed and said that:

“Without my husband I won’t be able to do this job, he always helped me, I should appreciate his way...”

Hence, modern views on the domestic division of labour, such as that women’s job is not only to look after the home and children, associated with a low level of work-life stress. The presence of a friendly work-life context makes domestic responsibilities less tiring (Crompton, 2005). Also, the amount of time spent on domestic work changes the level of the work-family stress. For example, *“My children are now over fifteen, so they help me to do cleaning and washing, and we do work sometimes as a team”.*

This suggests that having a supportive family environment and older children (over 15) serves to keep the level of stress low. Finally, most of the mothers in the sample stated that *“There is no one interested to listen our ‘grievances and difficulties’; at least this is a good opportunity to*

tell our sad stories to someone who is interested to hear us". This shows how bank managers struggle when they combine motherhood responsibilities with banking duties.

Conclusion

This qualitative research paper has explored the impacts of children's age, available childcare facilities, maternity leave, work commitment and responsibilities, long hours work culture and having a family friendly environment at home on the level of stress experienced at work. Although these causes were the same for all the bank managers in the sample, the impact is different from one person to another. In addition, it can be observed that the practices associated with motherhood have changed considerably over the years in Sri Lanka, but values and attitudes towards caring work remain the same as mothers were more concerned about fulfilling their children's needs. Such mothering responsibilities were more deeply rooted in their minds than work responsibilities. In effect, female bank managers were struggling when they combine motherhood with a high responsibility job.

Therefore, this research reveals that *'difficult to fulfil my family responsibilities because of the amount of time I spend on my job'* whilst on the other hand *'difficult to concentrate at work because of my family responsibilities'* are the major impacts on work-life stress. Thus, stress is an important issue for individuals, employers and policy makers and women's increasing work-family stress needs consideration, placing emphasis on family policy rather than looking at it as women's own problem.

There are some limitations in this research in generalising for other female professionals such as doctors, lawyers, accountants, architects, nurses and teachers, which would need careful attention. This study does not represent the majority of working mothers' situations in Sri Lanka but explores the contexts of Sri Lankan bank managers' diversity of social networks and process in work and family life in detail. Also a class-based difference is an important indicator in understanding different practices of motherhood with paid work. However, this research does not cover class ideology but it is recommended for future research. Further research would also need to explore using a wider combined research approach.

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