



WORK-FAMILY CONFLICT IN SOUTH ASIA: THE CASE OF PAKISTAN

DOI: 10.17261/Pressacademia.2016219820

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ABSTRACT

This study gives a picture of work-family conflict in South Asia, specifically the views of Pakistani Bank employees on antecedents and outcomes of work-family conflicts. We use the framework of the psychological contract to understand work-to family conflict for both employees and managers, to see how work-to family conflict might be resolved. Twenty bank employees, including three executives were selected from three privatized banks and two private Banks in Pakistan. Semi-structured interviews were conducted to get rich and deep insights on work-family conflicts in Pakistan. The findings suggested that the high working demands in the form of long working hours and workload did not directly lead to work-to-family conflict; conflicts arose when demands emerged from work as well as family domains. Since the perception of management of the work-life balance practices differs from the view of the employees, they have to create a joint new employment relationship (psychological contract) to be able to fulfill the requirements of both parties. This study suggest that HR managers should acknowledge the importance of work-family balance and psychological contracts by understanding their obligations from the eye of employees. This is especially important in the current situation of increasing working demands and changing family demands.

Keywords: Work-Family conflict, Pakistan, Psychological contract, Obligations, Demands, Bank

JEL Classification: L21, M12, J53, J24

1.INTRODUCTION

1.1. Work-family conflict in South Asia

Work-family conflict has emerged as a major theme during the past decades in western industrialized nations. Work-family conflict is “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus and Beutell 1985). For booming economies like India, Pakistan and Sri Lanka, this theme is of growing importance (). As most research so far has been performed in western countries, it remains unclear whether the findings can be translated to South Asian countries, given the cultural differences and different perspectives on family life. South Asian countries are going through tremendous demographic, technological and environmental changes. In India, for example, both the number of women in the workforce and of dual earner families is growing rapidly (Agarwala et al. 2014).

In Pakistan, demographic and economic changes are having a major impact on the entire society (Hussain et al. 2009). The rise of industrialisation, removal of agrarian system and continuous changes in economic and demographic trends have remarkably changed the family division of labour with more influx of women particularly mothers in to the labour market (Saher et al.2013).Here, too, there is a trend of increasing female participation in the labor force over the past few years (Khan et al. 2011). Also, institutions are being privatized such as banking industry of Pakistan. The current changes in South Asian countries constitute a socio-cultural transition that directly affects working and family life. The predominant traditional extended family system is breaking down, in favor of nuclear family systems.

Societal norms and national culture play a key role in shaping the work–family domain. Norms and values related to the cultural significance and enactment of work and family may influence the nature and strength of the relationship between individuals' experiences in these two domains (Ashforth et al. 2000). Individualism versus collectivism is the most widely studied cultural dimension (Triandis 1995). These studies emphasize the nature of linkages or relationships among people; that is, whether people are linked closely with others as part of one or more groups (collectivists), or whether the connections are loose with individuals feeling relatively independent (individualists). Individualism and collectivism are important variables to consider in the work-family domain in major studies (Yang et al. 2000) (Spector et al. 2004, Spector et al. 2007, Hill et al. 2004, Lu et al. 2010).

Most of these cultural studies were carried out in South-East Asia, however, and the findings might be different in other parts of Asia, given the considerable cultural differences across this continent (Spector et al. 2007). Moreover, given the rapid socio-cultural changes in South Asia, employees in these collectivist cultures may in fact be experiencing stronger work-family conflicts. Their working and living conditions are changing while socio-cultural values and perceived obligations remain the same. In this study we will therefore examine the following research questions:

- How do work-family demands relate to work-family conflict in a changing collectivist society (Pakistan)?
- What is the influence of different family systems (nuclear versus extended) on the degree or form of work-family conflict?

1.2.The Outcomes of Work-Family Conflict

This study was carried out in the banking industry in Pakistan, which underwent major organizational changes after the banks were privatized in 1997. The level of competition increased tremendously and banks became decentralized. This has placed employees in the banking sector under increased work pressure (especially through work overload and long working hours). Such work demands are the antecedents of work-family conflict, as more time spent working means less time for domestic life (Frone et al. 1997, Greenhaus and Beutell 1985, Boyar et al. 2008, Bruck et al. 2002, Byron 2005).

Work-family conflict is a form of inter-role conflict. This inter-role conflict is caused by rapid changes at work, resulting in demands for higher performance and greater commitment from employees. This may lead to the organizational expectation that employees will work longer hours and prioritize work over personal life (Perrons 2003, White et al. 2003).

Although the privatization in Pakistan's banking sector occurred in the 1990s, work-family conflict has emerged more recently following recent changes in the social and family systems, which affect the family demands. As (Guttek et al. 1991) stated, work-family conflict may originate in either the work or family domain. Work-family conflict can also be the result of simultaneous pressures from the work and family domain, with work demands intruding into the family domain (work-to-family conflict) and family demands interfering with the work domain (family-to-work conflict). Work-family conflict may have consequences for the organization. Literature suggests that work-family conflict is related to lower job satisfaction (Bruck et al. 2002, Hill et al. 2004, Beham and Drobnic 2010). Regardless of the direction, a consistent negative relationship exists among all forms of work-family conflict and job satisfaction.

(Frone et al. 1992) suggested that work-to-family conflict may be associated with turnover intentions. This implies that, if work demands interfere with family life (work-to-family conflict), the most immediate effect will be a person's desire to find another job. This can lead to the decision to leave the organization. Turnover intentions are more frequently observed during initial stages of employment, as turnover intentions tend to increase in the months following organizational entry (Saks and Ashforth 2000).

In Western countries, where most work–family research has been performed to date, there is support for the idea that work demands lead to work-family conflict which in turn leads to dissatisfaction and turnover intentions. Cultural differences may moderate these relationships: as argued above, for collectivist societies these linkages may not be as strong. Collectivists are likely to view themselves in terms of social connections

with colleagues and the employer, and would therefore be more willing to sacrifice self-interest for the interest of the larger collective society. Collectivists are likely to remain loyal to the employer, even if the employer's demands and practices generate work-family conflict. Thus, they are less likely to have negative feelings about the job as a cause of their work-family conflict. For collectivists, the connection between work-family conflict, job satisfaction, and turnover intentions is expected to be weaker (Spector et al. 2007).

The discussion above is related to our third research question:

- How is work-family conflict in the banking industry in Pakistan related to job satisfaction and turnover intentions?

1.3. Work-Family Conflict and Psychological Contract

Managing work–family demands has become an increasingly challenging task for employees and organizations in virtually every country (Powell et al. 2009). Over the past two decades, several researchers have studied different HR practices aimed at creating work-life balance (Konrad and Mangel 2000, Perry-Smith et al. 2000, Allen and Russell 1999, Hegtvedt et al. 2002, Allen 2001, Schutte and Eaton 2004). However, whether these practices are actually perceived as being important or whether they are similarly valued by employees is a largely absent issue in the literature on work and family.

A concept that has gained interest as a construct relevant for understanding and managing contemporary employment relationships is the psychological contract (Rousseau 1995), which refers to employees' perceptions of mutual obligations in the employment relationship. These perceived obligations emerge when employees believe that their organization has promised them certain inducements, in return for their contributions (Turnley and Feldman 2000). Literature suggests that work-life balance practices are an example of an organizational promise which organizations can provide to their employees (Houston 2005).

Work-life balance practices can indeed be perceived as an organizational obligation by the employee (Freese 2007). It is not only important to create an optimal portfolio of HR practices, but also to manage the employees' perception regarding what their organization has promised them in return for their loyalty and commitment (De Vos and Meganck 2009). The psychological contract exists "in the eyes of the beholder" (Rousseau 2001). This implies that it is important for HR managers to understand employees' subjective interpretations of their employment deal. To reduce work-family conflict, it is not sufficient to introduce a number of work-life balance practices. It is more important to consider whether employees perceive such practices as part of the mutual obligations contained in the employment relationship.

Work-family conflict could be managed through understanding mutual employer and employee obligations with regard to work-life balance/work-family conflict. For example, employees with family responsibilities may view flexible working hours – which results in a perception of work-life balance – as a part of their psychological contract (Rousseau 1995). Understanding the contents of psychological contracts is vital if we are to form satisfactory employment relationships (Herriot et al. 1997).

The psychological contract relationship based on work-life balance might be a core issue for managing work-family conflicts. Work outcomes can be viewed through the framework of the psychological contract, as this framework provides an approach not only to understanding, but also to managing the employment relationship (Conway & Briner 2002, Freese & Schalk 1996). There is evidence in the literature that the influence of culture on psychological contracts is very apparent (Aggarwal & Bhargava 2009). Employer and employee perceptions of work-life balance practices may vary from one culture to the other. For example, western policies for flexible working hours may not exist in culturally different areas (Spector et al. 2007). Employees from South Asia might not perceive flexible working hours as an organizational obligation in their psychological contract. A national comparative study by (Syed et al. 2015) suggest Pakistanis are more likely to perceive PCB as a result of work–family conflict than Dutch workers.

It is therefore crucial to understand the perceptions of organizational obligations/promises on work-life balance practices in order to assess whether an intervention to solve work-family conflict will work in a particular country. This leads to our last research questions:

- Which work-family balance obligations do employees and organizational representatives perceive in the banking industry in Pakistan?
- Can psychological contract management contribute to managing work-family conflict in the banking industry in Pakistan?

2. METHOD

2.1. Research Setting: Pakistan's Banking Industry

The current study took place in privatized and private commercial banks of Pakistan. The banking sector is an integral part of the financial services industry. Pakistan's banking sector is one of the fastest growing service sectors (Hanif & Kamal 2009). The structure of this sector has changed substantially in the last decades, particularly following the privatization of the state-owned banks. The central bank, the State Bank of Pakistan (SBP), is fully authorized to regulate and supervise banks.

In the 1990s, the banking sector privatization project was initiated to help Pakistan achieve improved performance over a longer period of time through a competitive private banking system and an effective banking court system (Khalid 2006). Today the banks are extremely decentralized and there is a high level of competition. Aside from all the positive effects it also produced some negative effects, with employees/bankers in Pakistan suffering from stress as a consequence of work overload, role ambiguity, role conflict, responsibility for people, participation, lack of feedback, and the need to keep up with rapid and continual technological changes (Bashir & Ramay 2010).

Interviews were conducted in two rather different Pakistani cities (Karachi and Sukkur), in order to obtain an understanding of work-family conflict from demographically and social-culturally distinct regions. Karachi is one of the world's largest cities, with an estimated population of 13 to 15 million inhabitants. It is the financial capital of Pakistan, as the center of trade and the banking industry. Sukkur, on the other hand, is a hub of many small-scale industries and agriculture with a population of about 650,000 inhabitants. This city is connected to many other smaller cities, towns and villages that are agrarian-based. People working in organizations in Sukkur, including the banking sector, often live in various other towns and villages.

2.2. Sample

This study sought to select a diverse set of respondents with respect to their position, marital status, gender, family system as well as their geographic area. Twenty bank employees including three executives, working in different departments like operations, human resource management and audit, participated in the study. Participants were selected from three privatized banks (MCB, ABL, UBL) and two private banks (Soneri and Alfalah). Of the participants, 4 were female and 16 were male. Although the ratio men-women may seem skewed, it reflects the skewed proportions of men and women working in the banks in Pakistan. In South Asian countries (Pakistan and India), female occupational choices are limited to academia and the health sector due to social and cultural constraints. Therefore, whereas in the banking sector men represent 1.64% of the country population, the percentage for females is only 0.64%, and the majority of women prefer to work for a public sector bank (PBS labor force statistics 2008-9). Of the 20 participants, 14 were in age group 25-35 years, 3 aged 36-40 and the remaining 3 were aged 41-60. Work experience ranged from 2 years to 35 years in the banking industry. Fourteen were employed in an operational department (they were responsible for daily operations, transactions, customer dealings), 5 were employed at an audit department, and one employee worked at the HR department. Participants were employed in different positions, with 3 in executive roles (Karachi head office) and 17 in various job positions related to remittance, cash, audit, grievance, foreign exchange, and supervision of daily operations

2.3. Interviews

Semi-structured interviews were conducted to obtain rich and deep insight into work-family conflicts in Pakistan. This interviewing technique is used to gain broad and in-depth knowledge and helps to develop context-specific understanding of the meaning of concepts (Fontana & Frey 2000). Open-ended questions were asked on three main themes.

3. ANALYSIS AND RESULTS

This aim of this explorative study was to descriptively explore the themes under investigation, rather than hypothesis testing. In four steps we analyzed the qualitative semi-structured interviews. First, the 20 audio-taped interviews were transcribed and these transcripts, together with the field notes and reflective comments, formed the raw data for further analysis. A content analysis was conducted using the computer program Atlas-TI, an electronic analysis program that can be used for the coding process to achieve the systematic analysis of qualitative data and prevent information processing bias (Miles & Huberman 1994). We applied two different phases of coding to categorize the data: open coding and coding by means of a list of themes. The data were categorized around the different constructs in the study. We formulated 66 different codes, for example: working hours, work overload, individualism, collectivism, job satisfaction, turnover intentions, psychological contract employee, psychological contract organizational representative, etc. All codes were assigned to two different groups to explore differences in the results of nuclear and extended families. Next, 17 different Atlas-TI category codes (family codes) were generated to capture the core themes of this study. For example, job satisfaction and turnover intentions were assigned to the family "employee attitude"; psychological contract employee and psychological contract organizational representative were assigned to the family "psychological contract". The 66 codes assigned to 17 families form a visual network of relationships. Matrix visual displays were used to aid interpretation and develop theoretical models; such displays are easily created and modified using ATLAS-TI. Below we present the results of the interviews for each of the core themes of the study: work demands, family demands, work-family conflicts, work outcomes, and the psychological contract.

3.1. Work Demands

The findings suggest that work demands take the form of long working hours and work overload. Employees' working hours are not mentioned in their formal contract. Although official banking hours are from 9am to 5pm according to the state Bank of Pakistan (the central Bank), in practice these hours are not observed in the banking sector, as indicated by the majority of the respondents. One respondent stated:

"Working hours are not mentioned in the formal contract, but in order to achieve our work tasks, we have to stay after 5pm because our tasks are very tough. We usually stay till 7 or 8pm, we bankers say: "time for coming is 9, but there is no time for leaving".

[Female, 29 years old, 3 years tenure]

Eighty percent of the respondents reported that they worked long hours. Actually, 9 to 5pm is the time for customers and bank operations, but employees have to do a lot of work after closing hours:

"Five pm is time for customers and we have to stay 3 to 4 hours longer after customer time".

[Male, 30 years old, 7 years tenure]

The long working hours were not related to a specific bank and seem to be a problem for the whole banking industry. The main reason behind long working hours is work overload. Bank employees feel overloaded in terms of their number of job assignments and responsibilities. Almost all (90%) of the participants from Sukkur mentioned work overload:

"I feel overloaded, but this is a major issue in the banking industry, there is a shortage of staff".

[Male, 30 years old, 3 years tenure]

"My employer demands that we do more work, we have very tight schedules and assignments, I am heavily overloaded. I am handling two different departments, because of a shortage of staff".

[Female, 29 years old, 3 years tenure]

3.2. Family Demands

Bank employees feel that they cannot live up to their family's demands, because they spend so many hours at the bank. Furthermore, family demands are different for employees living in nuclear family systems, and they in particular experience difficulties in coping with family demands.

"When a person works from 9am to 8pm, then what can you expect from that person with regard to completion of family demands. When we go home, we feel very tired. Sometimes my family is frustrated because of my working hours and they beg me to leave this job".

[Male, 35 years old, nuclear family system, married]

Family demands are different for those who live in an extended family system. A number of married participants, who live in extended families, made similar remarks as the one below:

"We see our family only in morning times. We have family responsibilities, but we live in an extended family system and my father takes care of all family responsibilities".

[Male, 32 years, married, extended family]

3.3. Work-Family Conflict

The interviewee statements suggest that family demands depend on the nature of the family structure. All participants agreed that the current work-family demands change their perception of work-family conflict. Findings also suggest that work-to-family conflict is more prevalent, and that employees' work and family domains are interrelated. The examples below reflect the general opinion of 90% of the participants:

"I have family responsibilities; my family suffers very much due to my working hours. I see my children only in morning times, for me work and life both are integrated, my family does not disturb my work but my work disturbs my family a lot".

[Male, 39 years old, married, nuclear family]

"My job has an effect on my family, and my family on my job, it is a two-way process. I also take some work to home and am not able to complete my family responsibilities; my work and life are interrelated".

[Male, 40 years old, married, nuclear family]

"I have only time in late evening to see my family, but we live in a joint family system and my elder brothers take care of my family responsibilities".

[Male, 30 years, married, extended family]

It seems that work-to-family conflict is more frequently observed for those who live in a nuclear family. Moreover, it can also be concluded that work-family domains are interrelated. The intertwining of work and family domains suggests a bi-directional nature of work-family conflict in Pakistan. Moreover, the findings suggest that in Pakistan as a collectivist country, work is not seen as a means of enhancing oneself but as a means of supporting the family. Ninety percent of the participants tend to view time spent at work as a way of contributing to the family. For example:

"My job is for my family. Whatever I am getting here is going to be spent on my family, whatever time I am spending here is also for my family".

[Male, 58 years old, 23 years tenure]

It thus appears that people work to live and work for family prosperity. This might reduce conflict, as conflict only arises if there are conflicting demands from both domains (work and family). Therefore it makes sense to consider the bi-directional nature of work-family conflict. Moreover, it was found that work impacts more on family than the other way around. One respondent stated for example:

"My job negatively affects my family, but my family does not affect the job because I am single and my parents are very supportive".

[Female, 32 unmarried]

Work-to-family conflict is more prevalent in our sample, as work demands (long working hours and work overload) are imposed by the employer in order to meet the challenges of the environment. Respondents are therefore unable to spend much time with their family. However, family-to-work conflict also has an effect on work.

Overall, the findings suggest that employees indeed perceive work-family conflict. The work-to-family conflict is much more prominent than family-to-work because of the absence of compensation for work demands.

It also appears that work demands (work overload and working hours) are different for employees in Karachi than in the smaller city of Sukkur. Employees in Karachi are less overloaded and leave work earlier than those working in Sukkur. Representative for the majority of the interviewees, one manager notes:

"In interior areas people work for long hours and give less time to their family".

[Manager interior areas]

At the same time, managers in interior areas link the employee's late working hours with his/her commitment to the bank. As stated by a divisional head of the bank:

"Actually bank official hours are 9am to 5pm, but when we visit the branches and see that someone works to until late hours then it means he is loyal/committed".

[Manager/divisional head interior areas]

Another interviewee also noted that employees in interior areas are more overloaded, because of a shortage of staff and for several other reasons like: fewer opportunities (small market), fewer options for leaving, relocation problems (to geographically move to other places), which leaves them with very little control over their jobs. As one respondent noted:

"I also have some experience in big cities, but here in smaller cities we have more burden of work than in big cities like Karachi. The reason is that people are needy, they don't have an option to leave the organization, and we have a very small labor market here. For them the maximum time limit is 9 to 6pm".

[Female, 7 years tenure, interior area]

However, similar findings emerge from the views of participants based in Karachi, as the majority of the interviewees from Karachi stated:

"Employees do not leave at 5pm because 5pm is customer time. After this time employees perform closing activities, it takes about an hour, and normally we leave at 6:30pm".

[Male, Karachi]

Regarding work-to-family conflict, employees from the city (Karachi) mentioned the same kind of problems, for example:

"In the banking sector it is difficult to maintain work-family balance.....;if someone manages then he or she is very lucky person".

[Male, 38, years old, married, Karachi]

Findings therefore suggest that work demands are not similar for all employees, and comparatively less for those who work in the large city (Karachi). In contrast to interior employees, employees from Karachi know that their working time is usually until 6:30. However, the other main reason behind work-family conflict for the big city employees is the rapid breakup of the joint/extended family system and the growth of the nuclear family system (compared to the smaller city).

3.4. Work Outcomes

Regarding the second theme, the influence of work-family conflict on work outcomes (job satisfaction and turnover intentions), we found that work-family conflict negatively influences job satisfaction and increases the turnover intentions of employees. The majority of the participants [12 out of 20] were not satisfied with their jobs. As one participant noted:

"I am not satisfied with my job; I don't like the banking job. I want to join another sector like education".

[Female 29 years, 8 months tenure, nuclear family]

Another participant argued that:

"This job is not suitable for me; I am always suggesting to my friends that if you want to cut your social life then you should join the banking industry".

[Male, 32 years old, 4 years tenure, nuclear family]

It was noted that reasons for satisfaction were a high-ranking job position along with an extended family structure. As employees with a higher job position stated:

"I am very satisfied with banking job, that's why I am here, a bank job give us a new challenges. This variety of work is an attraction my job".

[Male, 32 years old, 7 years tenure, branch manager, extended family]

"I am fully satisfied with the banking job".

[Male, 32 years old, 4 years tenure, married, audit officer, extended family]

Most of the participants [13 out of 20] identify turnover intentions, because of work-to-family conflicts, for example:

"I am disturbed in family life because of the bank job, I am looking for new job, not in the banking industry".

[Male, 30 years old, 5 years tenure, married, nuclear family]

"I am looking to leave the banking job. Obviously I am thinking about leaving the banking organization and want to join another sector like education".

[Female, 28 years old, 4 years tenure, extended family]

The other seven participants were planning to stay in the banking industry, mainly because of their age (older employees), and long tenure (more than 20 years banking experience). As noted by a participant:

"I am not satisfied with the banking job, but I don't have any option to leave the organization".

[50 years old, 30 years tenure]

3.5. Work-Family Conflict and the Psychological Contract

This paragraph addresses the question, "Can psychological contract management contribute to managing work-family conflict in the banking industry in Pakistan?" To answer this question, we first explored the content of the psychological contract (with respect to work-life balance) in order to understand the perception of bank employees about work-family balance practices. Our findings suggest that employees perceive a reduction in working hours and workload, followed by rewards of both monetary and non-monetary nature (recognition), a high salary, promotion, an open communication between management and staff, as serving to balance their work-family life and reducing work-family conflict and negative outcomes. Virtually all participants argued in line with the following statements:

"I expect my employer to reduce working hours and my workload, but my employer did not fulfill my expectations regarding this issue".

[Male, 4 years tenure]

“There should be some policies regarding work-life balance, reducing working hours and workload reduction, open communication and feedback on performance, because we are giving more and we are getting less”.

[Male, 5 years tenure]

With regard to other expectations, 80% of the participants expected promotions, salaries and recognition. They stated for example:

“We have expectations about promotions, rewards, high salary, and recognition”.

[Female, 3 years tenure]

On the other hand, managers' perceptions about practices of work-life balance are quite different. As noted by one chief executive of an operational department:

“We have a performance-based rewards system; we generally discuss the goal at the start of the fiscal year and then assign goals to the colleagues. It might be that some employees are not reaching a satisfactory level, and then maybe they are not getting the reward. Maybe they are not taking risks. When you take higher risks, you get higher rewards/compensation”.

[Senior vice president operations department, 25 years tenure]

In summary, the findings show a discrepancy in the perception of obligations about work-life balance. Employers focus more on the objective employment relationship, attaching more value to only financial rewards (performance-based rewards). By contrast, as employer obligations to reduce the work-family conflict, employees set greater store by a reduction in working hours and workload, in monetary and non-monetary rewards (such as recognition), a higher salary and/or promotions, and an open communication between management and employees.

4. DISCUSSION

4.1. Work-Family Conflicts and Outcomes

This study contributes to filling a gap in the work-family literature by exploring work-family conflict in a South Asian context (the banking sector of Pakistan). It furthermore examined how a psychological contract perspective might contribute to managing this issue. The discussion of the findings is organized around the similarities and differences of the current study compared to western literature.

The findings of this study indicate that Pakistani bank employees work for longer hours, as their working hours are not mentioned in the formal contract and are extended beyond the working hours considered as official banking hours. The reason given for the long working hours is “work overload”. Bank employees are overloaded in terms of their job assignments and responsibility for performing more than one task. Literature suggests that working hours are positively related to work-family conflicts (Bruck et al. 2002). Furthermore, our participants tend to view time spent at work as one way of contributing to the family. This is consistent with the literature on differences between individualistic and collectivist countries with respect to their goals regarding work and family demands. In collectivist societies, people focus on family welfare (Triandis 1995).

In addition to current work demands, employees were not comfortable with their current family demands because of the working hours spent in the bank. Family demands on employees moreover depend on the structure of the families. These results suggest that the advent of the nuclear family system is generating greater demands from the family domain.

The above findings are consistent with the literature in that work-family conflict is the result of simultaneous pressures from the work and family domain, whereby work demands can interfere with the family domain/work-to-family conflict, and family demands can interfere with the work domain (FIW conflict/family-to-work conflict; Gutek et al. 1991). Similarly, role overload from the work domain can cause family-to-work conflict and vice versa (Michel et al. 2011).

In addition, we found that work demands vary between employees who work in interior/small cities and a large city. Work demands (long working hours and work overload) are higher for those who work in the small city, and less for those who work in the large city (Karachi).

The variation in work demands from one area to other is for the following reasons: employees in interior/smaller cities lack alternative job opportunities due to the very small labor market, and cannot easily move (geographically). Management style; managers in small cities seem to be more traditional, as they link an employee's long working hours with his/her commitment to the organization. Nevertheless, both groups perceive work-to-family conflict, although participants in the large city work fewer hours compared to the other group. Since the nuclear family system is advancing more rapidly in urban areas like Karachi, this will change the family demands.

We found in our sample that work-to-family conflict was more influential than vice versa. It seems that employees have very little control over their work role. Moreover, organizational policies regarding working hours and workload create a demand for long working hours and work overload, imposed by the employer as a way to meet the challenges of the external environment. This is consistent with the results of earlier studies (Bolger et al. 1989). Contrary to the work domain, in the family domain people have more control over family demands. Employees can compensate in the family role through physical and moral support by other family members (parents and spouse). Our study confirms the view of (Hill et al. 2004), who state that a spouse or intimate partner may fulfill an expansionist role that helps reduce family-to-work-conflict. Being a spouse or partner may be a valued role that provides women with a net gain in psychological energy that helps to overcome the added responsibilities that the role entails.

The findings are moreover consistent with previous literature in that work-to-family conflict is related to lower job satisfaction (Bedeian et al. 1988, Bruck et al. 2002, Beham & Drobic 2010), and stronger turnover intentions (Greenhaus et al. 2001). In fact, the most frequently cited reasons for turnover intentions were related to work-to-family conflict.

We did not observe a connection between job satisfaction and marital status. This finding is consistent with the findings of (Noraini 2003). Another finding in this study is a clear link between job position and job satisfaction, with the employees who were most satisfied holding high job positions. This finding may well explain why (Spector et al. 2007) found a weaker relationship between work-family conflict and work outcomes (job satisfaction and turnover intentions) for collectivist societies: their study was limited to managers (high-ranking employees).

We found that turnover intentions were most common among younger employees having 1 to 4 years job tenure. This is consistent with previous findings that turnover intentions are higher during initial stages of employment (Saks and Ashforth 2000). Younger employees have shorter organizational tenure, experience more work-related stress and report greater work-to-family conflict, which increases their turnover intentions (Grandey & Cropanzano 1999). In this way, turnover intentions can increase the costs for the Bank in both tangible and intangible ways. Tangible costs are, for example, recruitment costs and costs incurred in initial training; other intangible costs are, for example, incurred by the negative image transfer by the turnover of current employees to other potential employees. Turnover intentions diminish with increasing age and job tenure, because of the fewer opportunities in other sectors on the labor market for older employees with longer tenure.

With respect to work-family conflict and work outcomes, the current study does not support the notion that employees in collectivist countries remain loyal to the employer even if the employer's demands and practices produce work-family conflict, and thus will not have negative feelings about the job as source of their work-family conflict (Spector et al. 2007). This might be due to the fact that previous studies largely ignored the region of South Asia.

4.2. Work-Family Conflict and Psychological Contract

We conclude that employees perceive a reduction in working hours and workload, followed by rewards (both monetary and non-monetary in the form of recognition), high salary, promotion, and open communication

between employees and management as serving to balance their work-family life and reducing work-family conflict and negative outcomes. This perception regarding work-family balance is different from the western context, which includes consideration of personal circumstances, opportunities to schedule holidays, working at home, adjustment of working hours to fit the personal life (Freese 2007), and flexible working hours (Rousseau 1995). This difference might be attributable to cultural factors. These findings are consistent with the findings by (Spector et al. 2007) cross-cultural study on work-family conflict, in which they concluded that western arrangements (including flexible working hours and childcare) are not universally applicable to culturally different regions. Consistent with the study by (Guest 1998), long working hours and workload generate work-family conflict if employees need to work for longer hours than expected. They may for that reason experience a work-life imbalance and feel that their psychological contract is violated.

In our opinion, the fulfillment of employee expectations in terms of a reduction in working hours is the most preferable way to reduce the conflict in Pakistan, as employees in a collectivist society require more time in the family domain to perform multiple social roles like parent, child, spouse, neighbor, hostess in social events, and so on. For each role society requires perfection (Aycaan 2008). For example, it is morally preferable that women prepare food for family members/guests at home and look after their children at home, even in cases where the woman is a high-status career woman.

Our findings furthermore reveal a discrepancy in the perception of work-life balance practices. Work-life balance policies were perceived and applied by the employer/banks in the form of rest and recreation leaves and grants to employees to take care of their personal affairs. The State Bank of Pakistan's annual report (development, 2007-2008) mentioned that management should implement initiatives like day care centers for employees' children, employee vitality sports activities, healthcare and gymnasium facilities. This does not accord with what employees see as ways of reducing work-family conflict.

Based on our findings we conclude that employers perceive their obligations differently than employees. Employers look more at the objective employment relationship by implementing a different set of practices based on financial rewards (performance-based rewards). Management in the banking sector of Pakistan is still based on a traditional understanding of the employment relationship, whereas employees, and specifically younger employees, have perceptions based more on a new type of employment relationship.

Since management's perception of the work-life balance practices differs from that of the employees, they must jointly create new employment relationships that fulfill both parties' needs. To satisfy both parties' expectations regarding this relationship, there needs to be a shared understanding of what the changes in priorities imply, and how the changes implemented in the modern-day workplace. If managers do not acknowledge the expectations of modern employees, they are unlikely to succeed in providing a satisfying employment relationship (Baker 2009).

5. SCHOLARLY AND PRACTICAL IMPLICATIONS

This study has value at both scholarly and practical levels. At the scholarly level, the current study fills a gap in literature in several ways. First, most work-family conflict research has been conducted in a western cultural setting. This study was conducted in a non-western cultural setting, and therefore contributes to cross-cultural knowledge. Second, the study applies the psychological contract perspective on the work-family research area. The psychological contract provides a broader framework to assess the impact of different work-life balance practices. Third, the current study is the first study to explore the contents of work family psychological contract in Pakistan.

At the practical level, the study suggests that work-family conflict is a major HRM issue to be considered by banks in Pakistan in the context of social changes such as the nucleation of families. The conflict impacts the employee's job satisfaction and increases turnover intentions in the early stages of their career, and at the same time causes substantial tangible and intangible costs to the organization. Therefore, to reduce work-family conflict we suggest that management take more account of what their employee's value, and of how they evaluate each practice geared towards work-life balance. In other words, they should focus more deliberately on a new type of employment relationship, which may help reduce the work-family conflict through an open communication between management and employees.

The psychological contract provides a useful framework to help establish an open process of communication and negotiation about the employment deal (Herriot & Pemberton 1996). This process could contribute considerably to reducing the incongruence between employee and management perceptions about work-life balance practices. At present, management designs and implements work-life balance policies based on their own understanding of employer's obligations. However, these are inconsistent with what employees perceive as possible ways to reduce work-family conflict. Management should seek to develop appropriate policies to manage the work-family-conflict, if they are to retain younger employees and keep them satisfied at the initial stages of their employment.

6. LIMITATIONS & FUTURE RESEARCH

One of the major limitations of the current research pertains to the possibility of generalizing the interview findings to other settings. However, the aim of the interviews was not to obtain generalizable data but to gain a thorough understanding of the work-family conflict and of work-life balance (content of the psychological contract) in the banking sector of Pakistan. In the future, large-scale empirical studies could be conducted to generalize the results. Moreover, the current study is based on an interpretation of themes; future research may validate the findings using large-scale survey questionnaires.

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