Family Responsibilities and Career Progression of Women Bankers: An Empirical Study in Galle District Private Banks in Sri Lanka

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Abstract

Area of the Study
This study seeks to explore the impact of family responsibilities to the career progression of women bankers in Galle district private banks in Sri Lanka.

Problem of the Study
There is an empirical and knowledge gap in the Sri Lankan context on the impact of family responsibilities to the career progression of women bankers. The main objective of this research is to identify the impact of childcare responsibilities, spousal support, elderly care responsibilities and domestic chores to the career progression of women bankers in private sector banks in Sri Lanka.

Method of the Study
The data were collected from a convenient sample of 100 women employees in private banks in Galle district. Data were collected using a structured questionnaire which consists of 35 items with five point likert scales. Data were analyzed using univariate analysis, correlation analysis and multivariate analysis with the SPSS 16.0 version.

Findings of the Study
It was found that family responsibilities have a negative relationship with the career progression of women bankers in private sector banks in Sri Lanka.

Conclusion of the Study
It was found that women bankers in the Galle district private banks have moderate level of awareness about the career, career progression satisfaction and career progression motivation. Also through this study it has found out that childcare responsibilities, elderly care responsibilities and domestic chores responsibilities of women bankers in Galle district private banks have no significant relationship with their career progression while spousal support is positively affected to the career progression of the women bankers in Galle district private banks.

Keywords: Career Progression, Childcare Responsibilities, Elderly care Responsibilities, Spousal Support, Domestic Chores

Introduction
Over a period of time women accomplished remarkable progress in every walk of life and made a remarkable mark in the respective fields. Statistics proved that the labour force participation of women has increased over 27% since 1978 (Source: Department of Census & Statistics 2010). White, Cox and Cooper (1992) stated four reasons for the increase in
participation rate of women in paid employment. First, technological changes enable employers to replace highly skilled male workers with cheaper, semi-skilled female employees. Second, because they are marrying and having fewer children later, women are freeing themselves from livelong domestic work. Third, women are seeking work-related self-identities as opposed to marriage-related identities. Finally, economic factors are becoming increasingly important.

With increase in demands at work place and at home, the work-life balance of women employees is at stake. With the globalization and competitive environment, the organizations expect more from their employees. In order to meet the employer's demand, the employees have to stretch themselves and focus more on their work which is creating work-life imbalance. In fact, most challenging issue faced by the women employees in the 21st century is striking a balance between work-life and personal life.

When it comes to Sri Lanka recently many females were interested in banking career. But in the profession it has problems that are related with female labor participation. Some of those problems are limited career opportunities, sexual harassment, role overload, role conflicts, gender stereotyping and stress relating with work balancing. In modern society, there are arising problems relating to the dual career couples should refer only to couples in which both partners are involved in an upward mobile professional path. When considering the married women bankers career, actually there is a conflict between balancing of the paid work and unpaid family commitment.

There is research gap to identifying the career progression of the women bankers, and how their family responsibilities are affecting to the career. In nature most of the human beings are motivated to go upward in their life. In modern society both men and women are willing to move up in their career to achieve more benefits, recognition, more challenges, prestige and responsibilities.

Over the years researchers have done some tremendous researches and empirical studies on the subject of work life balance. Majority of them were concerned to find out the impact of work life balance of women. When revealing the prevailing literature researcher has found some empirical studies based on work life balance of women in several service sectors but very little researchers were undertaken considering the women in banking sector. Banking sector is one of the major service sectors where the quality of the service is highly depends on the employees of the bank. Recently there is an increase in women entering in to the banking sector. Therefore there is a high need to discuss work life balance of women bankers. Also most of the researches mentioned below as the examples shows that they do not correlate work life balance of women with the career progression. Many researches were done to find the impact of work life balance on the job satisfaction, motivation etc. e.g. Kumari & Ramadevi (2015), Ezzedeen & Ritchey(2008), Mukururl & Ngari (2014), Kumaraswamy & Ashwini (2015), Victor & Thavakumar (2015) and Sharma & Dayal (2015).
Further, most of the researches have been studied and written on work-life balance, but very little has been written in Asian context focusing on the applicable challenges that women paid labour force go through. Several researchers have concerned themselves with work-life balance and the aftermath on career progression in European and African context show varying outcomes (e.g.: Njiru 2012; Uzonwanne, Uzonwanne & Uzonwanne 2015). Therefore empirical studies have been carried out on the work life balance considering the European countries. But very less has been carried out in relation to the Asian context.

Hence, this research primarily addressed to identifying difficulties of family responsibilities like child care, elderly care, spousal support and domestic chores to the progression of career of the women bankers who worked in Galle district private sector banks in Sri Lanka.

**Problem Background and Problem of the Study**

In Sri Lankan service sector banking and finance plays a major role and the quality of the service depend on the work force available in the service sector. Women have to deal with tight work schedule with in the bank and they have to perform their best to provide a customer service which is outstanding than their competitors. This is very much important due to the high competition in banking and finance sector. Women bankers find it somewhat difficult to move upward in the career ladder and balancing the family responsibilities due to many reasons.

There are some barriers women bankers have facing to move upward in their career, primarily basic reason for that is responsibilities of both family and work. Some of those barriers are limited career opportunities, sexual harassment, role overload, role conflicts, gender stereotyping and stress relating with work balancing to balancing responsibilities of both pillars, Women bankers are facing many difficulties. That difficulties directly and indirectly affected to the stress of the women bankers in delivering the service and quality of banking service will affected adversely.

Therefore the problem of the study is how family responsibilities influence to the career progression of the women bankers in Galle district private banks in Sri Lanka? Furthermore researcher has identified following specific research questions from the research problem.

1. Is there any influence of child care responsibilities on the career progression of women bankers in Galle district private sector banks?
2. Is there any influence of elderly care responsibilities on the career progression of women bankers in Galle district private sector banks?
3. Is there any influence of spousal support on career progression of women bankers in Galle district private sector banks?
4. Is there any influence of domestic chores responsibilities on the career progression of women bankers in Galle district private sector banks?
5. What is the highest influencing factor among family responsibilities to the career progression of women bankers in Galle district private sector banks?
Research Framework

According to the researches done in this field it has been found out that a child’s well-being suffers a lot as a result of lack of time spend with their parents (Piotrkowski et al. 1987). Specifically, “the lack of sensitive, responsive and consistent care from overworked parents or substitute providers can lead to decreased cognitive and social skills (Percel & Menaghan 1994). And can promote attachment insecurity in children (Belsky 1990; Glass & Estes 1997).” Currently child care has become one of the most important needs for working parents. Therefore female employees’ career progression is highly depends on the child care responsibility, it become hinder to their career progression.

H1: There is a negative relationship between childcare responsibilities and career progression of women bankers.

With the increase in women participation in the labor force and due to the traditional role they played as caregivers have become the main reasons in the evolution of the need for elder-care support. Many studies have proved that there is a widespread elder-care responsibility among the American workforce, and it is approximately about 25 percent of the U.S labor force (Boise & Neal 1996). Not like child care, elder care requires a set of services such as unpredictable medical, emotional, physical and financial possibilities. Elder care often deals with, providing meals, transportation to medical appointments, food shopping, and financial assistance, assisting with housework or providing emotional support (Percel and Menaghan 1994). Most of the elder-care needs that occur are, tend to be unpredictable and involve many unknowns. Therefore evidence supports that eldercare responsibilities have adversely affected to the career progression of women employees.

H2: There is a negative relationship between elderly care responsibilities and career progression of women bankers.

Many of the studies have shown that having sufficient spousal support has made it more effective when dealing with the demands of multiple roles by women (Cohen & Syme 1985; Duxbury & Higgins 2001; Eckenrode & Gore 1990; Holahan & Gilert 1979; Ross & Mirowsky 1988). Researchers have found that support receives from the home and work environment directly reduces stress and indirectly reduces work-family conflict. Women who work in psychologically demanding jobs may suffer from health and well-being due to the lack of support they received from spouse when dealing with child care and household activities.

H3: There is a positive relationship between spousal support and career progression of women bankers.

Though there is a rapid growth in women’s engagement in the paid workforce, there has been a slight change for women in terms of their family commitments. Most of the household activities are still performed by the women. It has been proved that most of the Australian women spent, on average, 3 hours per day performing household activities and that amount was almost double the time spent by their male counterparts. (ABS Cat 1997). Female is the
major responsible person to carry out the domestic chores in the home. Then female employees are unable to manage responsibilities in the workplace and the domestic responsibilities. Since the stress relating to both responsibilities it’s directly and adversely affect to the female employee career progression.

H₄ There is a negative relationship between domestic chores responsibilities and career progression of women bankers.

Based on the above literature following research framework was developed.

**Figure 1: Conceptual Framework**

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child care responsibilities</td>
<td>Career progression of women bankers</td>
</tr>
<tr>
<td>Elderly care responsibilities</td>
<td>in private sector banks</td>
</tr>
<tr>
<td>Spousal support</td>
<td></td>
</tr>
<tr>
<td>Domestic Chores responsibilities</td>
<td></td>
</tr>
</tbody>
</table>

**Method and Measures**

This study is analytical in nature rather than exploratory or descriptive. Also the research is based on deductive reasoning. It is because the aim of the research study is to test the relationship between independent and dependent variables rather than building theories. As many of the researches done in this field were based on quantitative approach same approach was selected to do this research study because it may increase the validity of the findings.

Both primary and secondary data will be used for the study and a sample of 100 women bankers (Clerical and above) from Seylan Bank 34, Sampath Bank 42, NDB Bank 14 and Union Bank 10 who represent the banking professionals were drawn from a population of employees in Private sector banks in Sri Lanka.

For the purpose of this study researcher has employed Cronbach’s alpha statistical measurement to assess equivalence and the internal consistency of the instrument respectively. Cronbach’s alpha of the used questionnaire of this research was 0.89 which is
greater than 0.7. Hence the questionnaire is acceptable and could be considered as an instrument with internal consistency. The usage of this measure will enhance the usability and generalizability of the findings and conclusions due to the reliability of the data collection instrument and the gathered data.

**Analysis and Results**

Data collected from the survey were analyzed using the Computer Based Statistical Data Analysis Package, SPSS (version 16.0) for validity, reliability and relationship testing. The data analyzed included univariate, bivariate and multivariate analyzes.

Univariate analysis was used to investigate the responses for family responsibilities and career progression with its dimensions. The results of the univariate analysis are given in Table 1.

<table>
<thead>
<tr>
<th></th>
<th>Career Awareness</th>
<th>Career Progression Satisfaction</th>
<th>Career Progression Motivation</th>
<th>Childcare Responsibilities</th>
<th>Eldercare Responsibilities</th>
<th>Spousal Support</th>
<th>Domestic Chores Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mean</strong></td>
<td>4.23</td>
<td>3.93</td>
<td>3.92</td>
<td>3.83</td>
<td>3.55</td>
<td>3.56</td>
<td>3.84</td>
</tr>
<tr>
<td><strong>Median</strong></td>
<td>4.00</td>
<td>4.00</td>
<td>3.87</td>
<td>3.80</td>
<td>3.60</td>
<td>3.60</td>
<td>3.81</td>
</tr>
<tr>
<td><strong>Mode</strong></td>
<td>4.00</td>
<td>4.00</td>
<td>3.75</td>
<td>3.60</td>
<td>3.20</td>
<td>3.20</td>
<td>3.60</td>
</tr>
<tr>
<td><strong>Std. Deviation</strong></td>
<td>.44</td>
<td>.51</td>
<td>.48</td>
<td>.44</td>
<td>.36</td>
<td>.42</td>
<td>.45</td>
</tr>
<tr>
<td><strong>Variance</strong></td>
<td>.19</td>
<td>.26</td>
<td>.23</td>
<td>.20</td>
<td>.13</td>
<td>.18</td>
<td>.20</td>
</tr>
<tr>
<td><strong>Skewness</strong></td>
<td>.75</td>
<td>.32</td>
<td>-.002</td>
<td>.53</td>
<td>.69</td>
<td>.63</td>
<td>.53</td>
</tr>
<tr>
<td><strong>Kurtosis</strong></td>
<td>-.53</td>
<td>-.66</td>
<td>1.17</td>
<td>.12</td>
<td>-.57</td>
<td>-.58</td>
<td>.12</td>
</tr>
<tr>
<td><strong>Std. Error of Kurtosis</strong></td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
</tr>
<tr>
<td><strong>Range</strong></td>
<td>1.50</td>
<td>1.80</td>
<td>2.25</td>
<td>1.80</td>
<td>1.20</td>
<td>1.60</td>
<td>1.80</td>
</tr>
<tr>
<td><strong>Minimum</strong></td>
<td>3.50</td>
<td>3.20</td>
<td>2.62</td>
<td>3.00</td>
<td>3.20</td>
<td>3.00</td>
<td>3.00</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>5.00</td>
<td>5.00</td>
<td>4.88</td>
<td>4.80</td>
<td>4.40</td>
<td>4.60</td>
<td>4.80</td>
</tr>
</tbody>
</table>

The influence of family responsibilities to the career progression of women bankers in Galle district private sector banks were measured using five point Likert scales. Hence the average mean value is 3.00 ((1+2+3+4+5)/5). If the mean value is greater than 3.00 then the influence of family responsibilities to the career progression of women bankers is high. Table 1 reports the results of the descriptive data analysis of the research variables. Mean value of childcare responsibilities, eldercare responsibilities, spousal support and domestic chore responsibilities are 3.83, 3.55, 3.56 and 3.84, which indicate the influence of family responsibilities is high for the career progression of women bankers. The mean value of career progression of women bankers based on career awareness, career progression motivation and career...
progression satisfaction are 4.23, 3.93 and 3.92. Therefore it indicates that the employees have high level of career progression intension.

Table 02: Relationship between Career Progression and Family Responsibilities

<table>
<thead>
<tr>
<th>Variables</th>
<th>Pearson (r)</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Responsibilities</td>
<td>.185</td>
<td>.066</td>
</tr>
<tr>
<td>Eldercare Responsibilities</td>
<td>.167</td>
<td>.098</td>
</tr>
<tr>
<td>Spousal Support</td>
<td>.203</td>
<td>.043</td>
</tr>
<tr>
<td>Domestic Chores Responsibilities</td>
<td>.191</td>
<td>.065</td>
</tr>
</tbody>
</table>

According to the results of Pearson’s Product Movement correlation (Table 2) analysis between the career progression and childcare responsibilities correlation coefficients is 0.185, which is significant at 6% (p=0.066). Therefore, according to the result of the test, it can be concluded that there is no significant relationship between childcare responsibilities and career progression.

Based on the results of Pearson’s Product Movement correlation (Table 2) analysis between the career progression and eldercare responsibilities correlation coefficients is 0.167, which is significant at 9% (p=0.098). Therefore, according to the result of the test, it can be concluded that there is no significant relationship between eldercare responsibilities and career progression.

According to the results of Pearson’s Product Movement correlation (Table 2) analysis between the career progression and spousal support correlation coefficients is 0.203, which is significant at 4% (p=0.043). Therefore, according to the result of the test, the null hypothesis is rejected and the alternative hypothesis is accepted. Hence the data support the hypothesis that there is a positive relationship between spousal support and career progression.

Depending on the results of Pearson’s Product Movement correlation (Table 2) analysis between the career progression and domestic chores responsibilities correlation coefficients is 0.191, which is significant at 6% (p=0.065). Therefore, according to the result of the test, it can be concluded that there is no significant relationship between domestic chores responsibilities and career progression.

Table 03 shows the summary of the hypothesis testing.
Table 03: Hypothesis Testing

<table>
<thead>
<tr>
<th>No</th>
<th>Hypothesis</th>
<th>Value</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1a</td>
<td>There is a negative relationship between childcare responsibilities and career progression of women bankers</td>
<td>$r = 0.185$, sig = 0.066</td>
<td>Rejected</td>
</tr>
<tr>
<td>H1b</td>
<td>There is a negative relationship between elderly care responsibilities and career progression of women bankers</td>
<td>$r = 0.167$, sig = 0.098</td>
<td>Rejected</td>
</tr>
<tr>
<td>H1c</td>
<td>There is a positive relationship between spousal support and career progression of women bankers</td>
<td>$r = 0.203$, sig = 0.043</td>
<td>Accepted</td>
</tr>
<tr>
<td>H1d</td>
<td>There is a negative relationship between domestic chores responsibilities and career progression of women bankers</td>
<td>$r = 0.191$, sig = 0.065</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Table 04 shows the summary of the simple linear regression analysis.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Family Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>R Square</td>
<td>.036</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>.026</td>
</tr>
<tr>
<td>F</td>
<td>3.68</td>
</tr>
<tr>
<td>Significance</td>
<td>.058</td>
</tr>
<tr>
<td>B constant</td>
<td>3.224</td>
</tr>
<tr>
<td>Beta</td>
<td>.190</td>
</tr>
</tbody>
</table>

Dependent Variable: Career Progression

According to the results of the simple regression analysis, R squared value is 0.036. This indicates that the family responsibilities together explain 3.6% of the variability of career progression. Remaining 96.4% of the variability of career progression is explained by other factors.

Discussion and Recommendations

The support and involvement of husband positively relates to lower levels of role conflict experienced by the women bankers (Higgins et al 1992)[23]. This confirms one finding of the study which is spousal support have positive relationship with the career progression of women bankers. Boise and Neal (1996)[24]; Galinsky, Bond & Friedman (1996)[25] stated that career progression of women is affected not only by family responsibilities but also mainly by other factors such as an inflexible work schedule, unsupportive supervisor, and an inhospitable organizational culture. This confirms the research finding of there is no significant relationship between domestic chores responsibilities, childcare responsibilities and eldercare responsibilities with the career progression of women bankers. Reasons behind the findings are, in the Asian context women do not consider family as a hindrance to their career. Also not like in the past present parents do not cling on to their children or the family. Therefore they do not consider their family responsibilities as a barrier to their career progression.

Some of the recommendations for the findings are, in the banking profession there is union and they should implement strategies that are more valuable for the career development.
the union decisions are affected to its members, if the union is implementing strategies that are benefited to the career development, the members will be more satisfied. Having flexible work schedules, friendly organization culture with supportive coworkers are a must for career development of individuals. Also due to heavy work and lack of management support women bankers cannot focus on their career development. This should also be addressed properly by the management and should provide their maximum support when possible. Implementing training programs to improve the self-confidence will also be beneficial. There is a huge barrier for further education due to huge work responsibilities, if the banks itself can facilitate required resources then the women bankers can also move upward in their career. Management can implement counseling sessions and workshops for the spouses with the intention of getting proper support by giving proper knowledge about the banking career to the spouses which will finally result in the increase in spousal support for the development of women bankers’ career.

Conclusion
According to the research findings it can be concluded that women bankers in the Galle district private banks have moderate level of awareness about the career, career progression satisfaction and career progression motivation. Also through this study it has found out that childcare responsibilities, eldercare responsibilities and domestic chores responsibilities of women bankers in Galle district private banks have no significant relationship with their career progression while spousal support is positively affected to the career progression of the women bankers in Galle district private banks.

The major limitation is, as the data collected for the research are more related with the professional and family life, respondents may be fear to disclose their real thoughts.

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