What determines the integration in work and family obligations? A study in the banking sector in Pakistan

Sumaiya Syed, PhD.
Associate Professor
Institute of business administration
Shah Abdul Latif University Khairpur Mirs Sindh
ssm_syed@yahoo.com

Abstract

This study aims to understand the effects of work and family overload on work interference with family (WIF) and their influence on psychological contract breach of work-family integrated obligations. First, the study examines the effect of work overload and family overload on WIF. Second, the study examines the influence of WIF on psychological contract breach of work-family balance obligations. A survey was carried out to collect data from 359 employees working in the banking sector of Pakistan. Structural equation modeling was used to test the hypotheses designed for this study. Support was found for the positive link between work and family overload and WIF and the direct influence of WIF on psychological contract breach of work-family balance obligations. It is crucial to understand the work-family integration in developing countries; the bank should redefine the work and family overload, and initiate to understand work family integrated psychological contract. The present study contributes to the work-family literature by selecting a culturally-specific context (the banking sector of Pakistan). The study also contributes to psychological contract theory by shedding light on those contents of psychological contract breach that are specifically related to work-family integration.

Keywords: Work-family integration, banking sector of Pakistan, Work-family psychological contract, Work overload, family overload

Introduction

Work-family conflict (WFC) has been defined as a conflict that occurs between work role and family roles, resulting from demands associated with each role and reducing performance in both roles. Work-family conflict is depicted as a two-dimensional construct, consisting of work-to-family conflict (WIF) and family-to-work conflict (FIW) (Frone, et al., 1992; Frone, Yardley, & Markel, 1997). Research into work-family issues has been receiving more attention from researchers and practitioners in the last three decades (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005;Allen, Herst, Bruck, & Sutton, 2000; Fench, Dumani, Allen, & Shockley, 2018)

Research pertaining to work-family conflict is mainly limited to North America and Western industrialized nations. Eighty percent of the studies were carried out in the United States. Research in developing countries is a neglected area, in spite of the worldwide social, economic and demographic changes that are changing traditional models for coordination of work and family.

Some researcher believes that WLB originated from industrialized countries and so, its relevance in other social and cultural contexts remains questionable (Rajan-Rankin 2016).However currently, booming economic societies like India and Pakistan, which were previously based on a male breadwinner and female homemaker model, are in a state of transition. India and Pakistan (which together make up the Indian-subcontinent before independence in 1947) are going through economic and socio-demographic transitions. These changes are associated with a growing number of dual earner families, with more women entering the workforce (Parveen, Thomas, & Singh, 2011,Ujwala 2019) and a breakdown of the predominant traditional extended family system, in favor of a nuclear family system (Bharat, 2003; Rajadhyaksha, & Bhatnagar, 2000). However, despite the rapid increase in the number of employed women, there is a lack of empirical studies on WFC conducted in developing countries (Spector et al., 2007).Despite of the fact that As a result, understanding and promoting work-family (W-F) balance has become a top agenda item for business and government leaders world-wide (ujwala,2019)The current study was conducted in Pakistan to help fill this gap.

Moreover, research on work-family conflict is related to identifying the antecedents (Aryee, Fields, & Luk, 1999; Carlson, & Kacmar, 2000, Michel, et al., 2011). It is unfortunate that role overload has largely been neglected in the literature of work and family. Only a handful of researchers have explored the relationship between role overload and work-family conflict (Frone, et al., 1997; Michel, et al., 2011), and just a few of these have specifically focused on work overload and work-to-family conflict (Aryee, et al., 1999; Frone, et al., 1997; Fu & Shaffer, 2001). The relationship between family overload and work-to family conflict is scarcely found in the literature, although a recent meta-analysis has identified a relationship between family overload and work-to -family conflict (Michel, et al., 2011).

Allen, Herst, Bruck, and Sutton (2000) have demonstrated that the work-family interface relates to a variety of variables, with implications for individuals, families, and organizations. In the past two decades, several scholars have studied the relationship with work-family related outcomes and the development of work-life balance HR practices that aim to support work-life balance (Allen, 2001; Konrad & Mangel, 2000; Schutte & Eaton, 2004). However, how these practices are perceived by employees is largely neglected in the literature (De vos, 2009). Work-life balance HR practices can better be

accessed through employee perceptions of these practices than through policies which may/may not be implemented (Huselid & Becker, 2000). Understanding the employee's perception of these practices is possible through the framework of the psychological contract. The psychological contract is the individual understanding of mutual obligations between employer and employee. Psychological contracts consist of individuals' beliefs regarding the terms and conditions of the exchange agreement between employees and their organizations (Rousseau,1996). Little research so far has focused on the linkage between work life balance HR practices and the psychological contract (Scholarios & Marks, 2004, Kaya, B., & Karatepe, O. M. (2020)

This study focuses on the relationship between work and family overload and work-to-family conflict (WIF), and the effect on breach of work-family balance obligations employees perceive that their employers fail to fulfill at least one (implied) obligation or promise (Morrison & Robinson,1997). Accordingly, the purpose of this study is to examine the relationship between work overload, family overload and work-to-family conflict. We will additionally examine the connection between work-to-family conflict and psychological contract breach.

Theoretical Framework

The Relationship Between Work and Family Overload and WIF

Overload was originally conceptualized as a subcategory of the broader construct of role strain, which refers to any difficulty that one experiences in fulfilling role obligations (Goode, 1960; Komarovsky, 1976). The other component of role strain, role conflict, has received more attention in literature. It was observed by Coverman (1989) that "role conflict and role overload tend to be used interchangeably in the literature, when, in fact, they are related, but distinct concepts" (Coverman, 1989, p. 986). Role conflict is a type of conflict that emerges when multiple roles put conflicting demands on an individual, such that they are unable to adequately fulfill one or both of the roles. Role overload, on the other hand, occurs when the conflicting demands of various roles are so great that they inhibit the individual's ability to fulfill the roles adequately. Thus, role overload is a type of role conflict that is specifically related to the total time and energy needed to fulfill role demands and may occur even when the role demands are compatible, simply because the individual does not have sufficient time and energy to fulfill them all. The difference between the two constructs has to do with time pressure: a person may experience conflicting demands of multiple roles (role conflict) but unless time pressure is an issue, he or she will not necessarily experience role overload (Coverman, 1989). Overload can occur in work and family domains, termed work overload and family overload respectively. Work and family overload can lead to work-family conflict: A form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect (Greenhaus & Beutell, 1985).

Recent research has conceptualized work-family conflict as a multidimensional construct with two separate aspects: work-to-family conflict and family-to-work conflict (Gutek, Searle, & Klepa, 1991; Kelloway, Gottlieb, & Barham, 1999).

Previous research mainly focused on domain-specific antecedents of role overload. Work overload was related to work-to-family conflict, and family overload to family-to-work conflict (Frone, et al., 1997). Most scholars explored the relationship between work overload work-to-family-conflict or work-interference with family (Aryee, et al., 1999;

Fu & Shaffer, 2001; Leung & Chang, 2002), although some researchers applied a broader perspective, for instance by linking work demands (including workload) to family interference with work FIW (Voydanoff, 2005). The assumed relationship was based on the reasoning that strain-based demands including workload might influence WIF through psychological spillover. This means that the effects of work demands are transmitted to the family through mechanisms such as energy depletion, negative emotions, or stress (Edwards & Rothbard, 2000; Piotrkowski, 1979). Boyar, Maertz Jr, Pearson, and Keough (2003), found a direct relationship between work demands and family–to-work conflict.

However, based on the spillover mechanism, one could also argue that work overload can create stress and fatigue, hindering participation in family life. This would make it more difficult to fulfill family obligations, which increases the chances of or intensifies WIF. People have limited amounts of psychological and physiological resources and they make tradeoffs to accommodate these limitations (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985;Merton, 1957). Thus, demands arising from one role make it difficult to meet the expectations of another role (Edwards & Rothbard, 2000; Frone, et al., 1992;Greenhaus & Beutell, 1985). Support for this relationship was found in a recent meta-analysis by (Michel, et al., 2011), who found the cross-domain relationship of role overload and WFC. Based on the spillover approach we propose that:

Hypothesis: 1 A Work overload is positively related to work-to-family conflict
Hypothesis: 1 B:Family overload is positively related to work-to-family conflict.

The Relationship Between WIF and Psychological Contract Breach

The psychological contract refers to individually held beliefs about the terms of the exchange between employee and employer (Rousseau, 1989; Rousseau & Parks,1993). Employee perceptions of mutual obligations of what he/she owes and is owed in return by the organization has been termed the 'psychological contract' (Rousseau, 1990). There are several ways to describe the content of the psychological contract. According to Freese(2007), employee obligations consist of what employees feel obliged to offer to the organization, and may have both in-role and extra-role dimensions. Employer obligations refer to the expectations that employees have about what the employer is obliged to offer them, consisting of: job content, career development, social atmosphere, organizational policies, rewards, and work-life balance (Freese, 2007). Work–life balance practices may be perceived as organizational obligations by employees.

Several scholars have conceptualized work-family balance as an organizational obligation. Herriot (1992) has mentioned that employees may negotiate new psychological contracts that include work-family benefits. Work-life balance practices can be considered as organizational promises, which an organization can provide to their employees (Houston, 2005). Today's employees are in fact more likely to join an organization if it takes account of their non-work obligations (Cappelli, 1999). The provision of family-friendly benefits or informal organizational family support can be highly individualized. Even within organizations providing the same benefits, employees may feel treated differently (Hanif & Kamal, 2009). Employees systematically evaluate how the employer meets the organizational obligations in their psychological contract, and the employees' judgment about the degree to which the obligations are fulfilled is the result of these evaluations (Ashforth, Kreiner, & Fugate, 2000).

Although there is no standard definition of what constitutes work life balance practices, work-family conflict is reduced when the organization not only takes care of formal work-family benefits, but also provides informal organizational support by the supervisor and offers job characteristics such as job autonomy (Lyness & Kropf, 2005). HR practices related to work-life balance may however vary from one society to the other. For example, western policies for flexible working hours may not exist in culturally different areas (Spector, et al., 2007). In our view, work-family balance obligations for employees include specific as well as more general obligations. Specific obligations are, for example, related to support for family issues and working times. More general obligations relating to autonomy and rewards also influence work family balance, though in a more indirect way. The obligations that are included in this study are the following.

Obligations related to fairness/unfairness of supervisor and rewards.
If the employees perceive that the organization treats them fairly, respects their efforts, and rewards them properly, they will feel obligated to reciprocate by working hard and not harming the organization (Gouldner & Alvin, 1960). Guest (1996) suggests that the strength of the psychological contract depends on how fair the individual believes the organization is in fulfilling its perceived obligations above and beyond the formal employment contract. This will have spillover effects for work-home balance. If the supervisor is fair, then the negative spillover is lower, and vice versa. Moreover, intrinsic and extrinsic rewards can affect the occurrence of work-family conflict. When work and family demands are in conflict, obtaining rewards in one domain does not require getting rewards in the other (Zedeck, 1992). This is so since rewards bring positive moods (e.g., satisfaction, joy, and pride), whereas an absence of rewards produces negative moods (e.g., dissatisfaction, sadness, and disappointment).

Support from supervisors for family issues
Thus, employees who perceive the organization and their supervisor as family supportive should feel more comfortable utilizing available benefits. In this way it helps to reduce the work-family conflict if the employee perceives the supervisor's support for non-work issues (Allen, 2001).

Working hours.
Employees expect reduced working hours to be balanced. If this obligation is breached, then work-family conflict may be exacerbated (Guest, 1998).

Communication between management and employees.
Literature on the psychological contract suggests that communication between employer and employees plays a critical role in evaluating the psychological contract (Guest & Conway, 2002; Morrison & Robinson, 1997). An important aspect here is communication on personal issues, including work-life balance, which will result in a more effective psychological contract (Aggarwal & Bhargava, 2009).

Autonomy.
Greater work autonomy and involvement in decision making may give the worker both skills and a greater sense of control and effectiveness, which carries over to their ability

to manage their family responsibilities. Increased employee autonomy can thus play an important role in the ability of the employee to balance work and family (Behson, 2002). Several scholars have argued that job autonomy is highly related to an employee's ability to manage the work-family interface (Grzywacz & Marks, 2000; Powell, Francesco, & Ling, 2009;Young, Michel, K, & Baltes, 2004).

In sum, Employees evaluate the balance between what they expect and what they actually receive from organizations. The employees' perception of the extent to which the employer failed to fulfill any/all the obligations of the employer is termed psychological contract breach (Morrison & Robinson, 1997). Psychological Contract Breach (PCB) is a core concept in psychological contract theory. Previous research has established that inadequate HR practices are an antecedent of PCB. Despite this, past research on psychological contracts has focused on certain core areas of the exchange relationship, and has neglected a diverse range of other possible aspects of HR practices such as those aimed at balancing work and life (Conway, 2005). Based on the above we propose that:

Hypothesis 2: work-to-family conflict leads to a breach of work-family balance obligations in the psychological contract.

Figure 3.1 Conceptual model
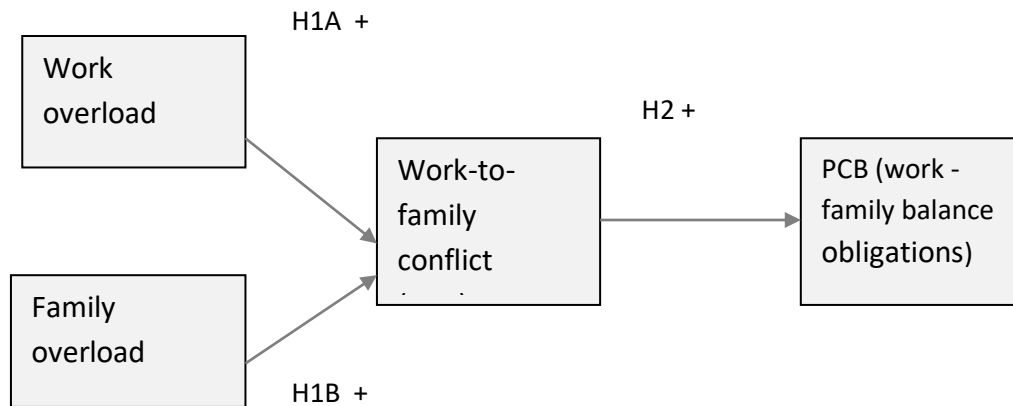
Method

Sample and Procedure

Sample. In this study 359 respondents participated. They work at three different privatized commercial banks in Pakistan. The majority of the respondents belonged to an operational department, and all were involved in day to day bank transactions. Since it was expected that younger employees would be most affected by the changes, the sample mainly consisted of younger employees, between 23-40 years. Average age was 29.5 years. A questionnaire was distributed among a random sample of employees in the three banks who voluntarily participated in this study. Participants belonged to different family systems, both the extended and the newly emerging nuclear family system. A large part of the sample consisted of male participants: 314. There were 45 women, which is in line with the male/female division in the workforce. Of the 359 employees, 174 were married and majority of them having children, 185 were single. The nuclear family system was indicated by 169 employees and 190 employees belonged to an extended family system.

Procedure. Data were collected using an anonymous questionnaire. Before actual data collection took place, a focus group study was conducted with 10 respondents. Based on their feedback, the questionnaire was fine-tuned by rephrasing statements. The questionnaire was personally distributed to all the respondents with a joint cover letter, explaining the purpose of the study. The respondents were assured of the confidentiality of the responses. As the questionnaire was distributed personally, we waited for every respondent to finish the questionnaire. In total 400 questionnaires were distributed, of which 359 were completely filled out.

Measures

Work overload. Work overload was measured using a scale from the Questionnaire on the Experience and Evaluation of Work QEEW(Van Veldhoven & Meijman, 1994). Pace and amount of work were measured by six items. An example question is: "Do you have too much work to do?". Based on the focus group study, this item was rephrased as "I have to perform too much work". All items were answered on a five-point Likert scale, ranging from (1=never; 5=always). Cronbach's alpha is 68.4.

Family overload. Family overload was measured by Reilly's scale of role overload modified by(Thiagarajan, Chakrabarty, & Taylor, 2006),which consists of six items. *Each* of the six items was answered on a 5-point Likert scale. Based on our focus group study and the requirement to only measure family overload, we rephrased some original questions in the following way: Original 1*: "I need more hours in the day to do all the things that are expected of me*"; Item used in our study: *"I need more time to complete my expected family responsibilities*". Original 2: "*There are times when I cannot meet everyone's expectations*"; Item used in our study: "*Sometimes I cannot meet the expectations of my family".* Cronbach's alpha is 77.2.

*Work-to family conflict (WIF).*Work-to family conflict (WIF) was measured using scale by (Carlson & Kacmar 2000). The six items were used to measure the two types of conflict, time-based and strain-based conflict. Each item used a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Cronbach's alpha is 80.9. An example question for time-based conflict is: "The time I must devote to my job keeps me from participating equally in household responsibilities and activities*".* An example question for strain-based conflict is: "When I get home from work I am often too frazzled to participate in family activities/responsibilities".

Psychological contract breach. Psychological contract breach was measured using a selection of items from the Tilburg Psychological Contract Questionnaire (TPCQ) (Freese, 2007). The items used include: Reduction in Working hours/ Standardized working hours; Support from colleagues for family issues; Support from supervisor for family issues; Fair supervisor; Autonomy in my job; Open communication between employees and manager. Psychological contract breach was measured by asking the respondent: "To what extent did your Bank fulfill the following obligations in order to achieve balance in your WORK and FAMILY life?". Breach is calculated through reversed coding. These PCB items were measured on a 5-point Likert scale (1= not at all, 5=to a very great extent). Cronbach's alpha is 89.5.

Control variables. Demographic characteristics, sex (0 = male, 1= female), marital status(0=married, 1= not married) and age were used as control variables in line with

suggestions from the literature (Allen et al., 2000; Byron, 2005; Duxbury, Higgins & Lee, 1994).

Data Analysis and Results

Initial data screening based on, detection of multivariate outliers, missing value, normality, linearity, descriptive statistics, and correlations analyses were carried out by using the SPSS 18.0. Table 3.1 and 3.2 summarize the means, standard deviations and correlations among the study variables.

Table 3.1

Descriptive Statistics			
Variable	**Mean**	**Std. Deviation**	**N**
Work-interference with family	3.85	.734	359
Psychological contract breach	3.76	.790	359
Work overload	3.33	.897	359
Family overload	3.77	.689	359
Gender	1.13	.331	359

Table 3.2						
Correlations N=359						
Measures		1	2	3	4	5
Work-interference with family		1				
Psychological contract breach		,129*	1			
Work overload		,492**	,226**	1		
Family overload		,582**	,120*	,482**	1	
Gender		-,045	-,148**	-,152**	-,075	1

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

Confirmatory Factor Analysis (CFA) Testing Through Measurement Model in Structural Equation Modeling (SEM)

Confirmatory Factor Analysis and testing of the hypotheses were performed by means of Structural Equation Modeling techniques in AMOS 18. Before testing the hypotheses in the structural regression (SR) model, confirmatory factor analyses were conducted on all constructs, including work overload, family overload and psychological contract breach, using structural equation modeling(SEM). Four fit indices were selected i.e. Normed Chi-Square (CMIN/df), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). We follow most commonly accepted

cutoff values (*CMIN/df<3 CFI>*.90, *TL I>*.90, *RMSEA<*.08) suggested by (Hair, Black, Babin, & Anderson, 2010).

Table 3.3				
CFA: default and optimal model				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default four-factor model (6 items of work overload, 6 items of family overload, 6 of work to family conflict, and 11 of PCB)	3.427	.799	.781	.082
Model 2: Optimum four-factor model (4 items of work overload, 5 items of family overload, 5 of work to family conflict, and 8 of PCB)	1.80	.951	.942	.047

The results are summarized in Table 3.3. The first (default) model 1 that included all items had a poor fit to the data. We therefore modified the model based on the factor loadings, error covariance, and modifications indices. A few items were removed because they showed either low factor loadings (i.e., <.50) or showed high error covariance. For instance: our construct of work overload was based on 6 items as mentioned above, but item 1 and 2 were removed as they showed poor covariance (Refer appendix -C). The adjusted Model 2 showed a good fit with the data. The chi-square test of difference confirmed that Model 2 is significantly better than Model 1. Hence, we retained model 2 for the further analysis of our data, i.e., hypothesis testing through a Structural Regression (SR) Model.

Hypothesis Testing Through Structural Regression (SR) Model
We used SEM to test our hypotheses. We opted for SEM on account of the technique's ability to address the presence of measurement errors within the standardized statistical model. Hypotheses tested as follows. First we tested the goodness of fit indices for our hypothesized research model 1, i.e., we placed Work overload and Family overload as predictors of WFC and subsequently WFC as predictor of PCB along with three demographic variables i.e., age, gender and marital status. The fit indices showed good fit to the data, see Model 1. Moreover, Model 2, which contained only significant relationships (non-significant demographic variables (age and marital status) were removed from the analysis, that showed further improvement in the fit indices; accordingly, we retained Model 2. Table 3.4 demonstrated the results of Model 1 and Model 2.

Table 3.4				
SR: default and optimal model				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default hypothesized model with three control variables	2.057	.91	.91	.054
Model 2: SR optimal model with all significant paths, i.e., after removal of non-significant control variables.	1.76	.95	.94	.046

All three hypotheses of this study are supported by the results. H1a, which stated that *work overload is positively related to work- to- family conflict* was supported (unstandardized *β* value = .16, *S.E = .07, p< .05*). Second hypothesis, H1b, which stated that *Family overload is positively to work-to family conflict* was also strongly supported (unstandardized *β = .70, S.E = .12, p < .001*). Finally, our last hypothesis stating that *Work-to-family conflict leads to psychological contract breach of work-family balance obligations* was also supported (unstandardized *β = .24, S.E = .10, p < .05*). With regard to the control variables, we found no significant effects of any of the control variables for work-family conflict. However, for PCB, sex was the only control variable that showed a significant relationship with PCB (unstandardized *β = -45, S.E =.15, p < .01*), indicating that male employees experienced more PCB than female employees.

In sum, there was a significant relationship between work overload and WIF (*r= .49 p <.01*), family overload and WIF (*r= .58 p <.01*), WIF and PCB (*r= .12 p < .05*).

Discussion

This study examined the relationship between work and family overload and work-family-conflict interference with family (WIF), and the effect on psychological contract breach of work-family integrated obligations. With respect to hypothesis 1a, consistent with previous studies in western contexts we found positive links between work overload and work-to-family conflict (Aryee, et al., 1999; Frone, et al., 1997;Fu & Shaffer, 2001) In Pakistan Employees' negative experiences at work (i.e., heavy workload) negatively impacted employees' home lives (Ilies et al., 2007). However, we did not find cross-domain effects of work overload on conflict as (Aryee, et al., 1999; Frone, et al., 1997). This shows that WIF is more influential than FIW in a country like Pakistan **(Syed et al., 2015).** This suggests that WIF especially arises when demands emerge from work and family domains, because of the collectivist nature of the country where people work to support the family and seek family prosperity. The employees in our sample are expected to have strong family support systems. Therefore, they can easily deal with the family–work interaction because of the support system. For example, they can hire help to assist with the family chores, and have support that allows them to not let their family problems interfere with work (Hill, Yang, Hawkins, & Ferris, 2004). Although the nuclear family system is rapidly growing in Pakistan, traditional values and obligations of the extended families still apply to Pakistani nuclear families **(Syed et al., 2015).**

With respect to hypothesis 1b, consistent with (Michel, et al., 2011) we found a positive relationship between family overload and work-to-family conflict. When employees feel overloaded with family demands, these cause WIF because of the spillover mechanism. People have limited amounts of psychological and physiological resources, and they make tradeoffs to accommodate these fixed resources (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985;Merton, 1957). Therefore, demands rising from one role make it difficult to meet the expectations of another role (Edwards & Rothbard, 2000; Frone, et al., 1992;Greenhaus & Beutell, 1985).

With regard to hypothesis 2, the relationship between WIF and psychological contract breach, we found a positive association between WIF and psychological contract breach of work-family integrated obligations. Our results support that work–life integrated issues are considered as organizational obligations (Freese, 2007; Herriot, Manning, & Kidd, 1997; Houston, 2005). Social exchange theory predicts that when employees perceive that the organization treats them fairly, respects their efforts and rewards them properly, they will feel obligated to reciprocate by working hard and avoiding harming the organization (Gouldner & Alvin, 1960). Conversely, if employees perceive psychological contract breach with regard to working hours and workload, then work/non work conflict may be exacerbated (Guest, 1998).

This could be even more relevant in Pakistani collectivist society where the fulfillment of employee expectations in terms of a reduction in working hours is the most preferred way to reduce conflict. In Pakistan, employees require more time in the family domain to perform multiple social roles like parent, child, spouse, neighbor, host or hostess at social events, and so on, especially as each societal role requires perfection (Aycan, 2008). Support from the supervisor therefore includes support for family issues. Indeed, employees expect that people in authority, and especially their immediate supervisors, will develop not just a work relationship but also family ties with them. This is similar to Allen (2001), suggests that supervisory support for family issues is thus an important means of reducing work family conflict

With respect to breach of the psychological contract, the effects in Pakistan are in line with other studies. However, work-life integrated obligations are likely to be perceived differently because of the cultural context. In western countries, the emphasis is more on consideration of personal circumstances, opportunities to schedule holidays, working at home, adjustment of working hours to fit one's private life (Freese, 2007), and flexible working hours (Rousseau, 1995). However, for instance, flexible working hours and childcare are not universally applicable to culturally different regions (Spector, et al., 2007). Moreover, for PCB, sex was the only control variable which showed significant negative association with PCB, indicating that male employees experience more PCB than female employees. This is someway consistent with findings in the literature that women have a difference notion of the contract than men, and therefore their expectations of a psychological contract are significantly different to those of men (Herriot & Pemberton, 1997). Furthermore marital status has no effect on female perception of WIF. This might be because married females mostly belonged to an extended family system. Their extended support system might reduce the perception of WIF.

In sum, the current study contributes to the field of work-family-conflict and psychological contract breach by studying the Pakistani situation, as most of the research

pertaining to work-family conflict is limited to North America and Europeans industrialized nations (Westman, 2002).

Scholarly Contributions
This study contributes to the work-family conflict field in several ways. First, it examines the antecedents of work overload and family overload, which were largely missing in previous studies of work-family. Given this neglect - with some exceptions (Frone, et al., 1997; Michel, et al., 2011) - little was known on role overload. Second, exploring the antecedents outside the European context is a contribution to the field of work and family. Third, this study examined the cross domain effect of family overload into WIF. Fourth, we studied psychological contract breach (which indirectly relates to WFBO). Literature related to work-family conflict has identified a variety of outcomes with implications for families and individuals. However, work family conflict relatedness to mutual obligations was scarce in the literature. In line with previous studies (Morrison & Robinson, 1997; Rigotti, 2009), we showed that psychological contract breach is not necessarily a discrete event, but that employees may arrive at a verdict of breach as a result of continuous minor events, which separately would not trigger breach perceptions. In other words, the accumulation of minor events may lead to a perception of breach.

Managerial Implications
Since work overload and family overload are important predictors of WIF, employers can reduce WIF by ensuring that the number of tasks given to employees is reasonable. This could also be a way to reduce the negative psychological spillover effect of work overload into the family domain, which enhances the perception of family overload and hence of WIF. This might be a way for employees to manage their family overload, as employees, being a part of collective system, have more control in their family life as compared to working life.

In addition, breach of work-family integrated obligations has to be prevented, as breach will result in undesirable employee outcomes such as negative employee emotions, attitudes and behaviors, and responses including increased turnover (Maertz & Griffeth, 2004), reduced organizational citizenship behaviors and in-role behaviors (Hui, Lee, & Rousseau, 2004), and increased deviant behaviors (Kickul, Lester, & Finkl, 2002). Therefore, managers could consider offering specific deals with respect to work-family benefits. Employers should take into consideration that some obligations, such as obligations related to working hours, might provide means of reducing work-family conflict and to maintaining a healthy employment relationship.

Limitations and Directions for Future Research
The current study focused on understanding the antecedents of WIF and its subsequent impact on the employment relationship. We only considered role overload as an antecedent, which limits the scope of understanding. Work-family conflict could also be understood by considering other relevant antecedents such as role involvement, social support, or personality factors. Although for our purposes the behavior-based conflict scale by Greenhaus and Beutell (1985) did not have to be included, future studies might use the trichotomization of W-F-C.

Other scales like work overload by Van Veldhoven & Meijman (1994), has actually very good reliability of .874, but in the context of Pakistan it was reduced to .684. This shows that future studies might need to develop a separate scale to measure overload in South-Asian contexts.

While we highlighted several work-family integrated obligations, there is still more to be explored, for example supervisory support for family issues and fairness in dealing with work-family conflict. In addition, future studies could use a more diverse sample by considering other sectors, which will improve the generalizability of results.

References:

Aggarwal, U., & Bhargava, S. (2009). Reviewing the relationship between human resource practices and psychological contract and their impact on employee attitude and behaviours: A conceptual model. *Journal of European Industrial Training*.

Allen, T. D. (2001). Family-supportive work environments: The role of organizational perceptions. *Journal of vocational behavior*, *58*(3), 414-435.

Allen, T. D., Herst, D. E., Bruck, C. S., & Sutton, M. (2000). Consequences associated with work-to-family conflict: a review and agenda for future research. *Journal of occupational health psychology*, *5*(2), 278.

Aryee, S., Fields, D., & Luk, V. (1999). A cross-cultural test of a model of the work-family interface. *Journal of management*, *25*(4), 491-511.

Ashforth, B. E., Kreiner, G. E., & Fugate, M. (2000). All in a day's work: Boundaries and micro role transitions. *Academy of Management review*, *25*(3), 472-491.

Aycan, Z. (2008). Cross-cultural perspectives to work-family conflict. *Handbook of work-family conflict*, *359*(371), 8-17.

Behson, S. J. (2002). Which dominates? The relative importance of work–family organizational support and general organizational context on employee outcomes. *Journal of vocational behavior*, *61*(1), 53-72.

Bharat, S. (2003). Women, work, and family in urban India: Towards new families. *Psychology in human and social development: Lessons from diverse cultures*, *155*(169).

Boyar, S. L., Maertz Jr, C. P., Pearson, A. W., & Keough, S. (2003). Work-family conflict: A model of linkages between work and family domain variables and turnover intentions. *Journal of managerial Issues*, 175-190.

Cappelli, P. (1998). *New deal at work*. Boston: Harvard Business School Press.

Carlson, D. S., &Kacmar, K. M. (2000). Work–family conflict in the organization: Do life role values make a difference?. *Journal of management*, *26*(5), 1031-1054.

Conway, N., & Briner, R. B. (2005). *Understanding psychological contracts at work: A critical evaluation of theory and research*. Oxford University Press.

Coverman, S. (1989). Role overload, role conflict, and stress: Addressing consequences of multiple role demands. *Social forces*, *67*(4), 965-982.

De Vos, A., & Meganck, A. (2009). What HR managers do versus what employees value: Exploring both parties' views on retention management from a psychological contract perspective. *Personnel Review*.

Eby, L. T., Casper, W. J., Lockwood, A., Bordeaux, C., & Brinley, A. (2005). Work and family research in IO/OB: Content analysis and review of the literature (1980–2002). *Journal of vocational behavior*, *66*(1), 124-197.

Edwards, J. R., & Rothbard, N. P. (2000). Mechanisms linking work and family: Clarifying the relationship between work and family constructs. *Academy of management review*, *25*(1), 178-199.

Freese, C. (2007). Organizational change and the dynamics of psychological contracts: A longitudinal study.

French, K. A., Dumani, S., Allen, T. D., & Shockley, K. M. (2018). A meta-analysis of work–family conflict and social support. *Psychological bulletin*, *144*(3), 284.

Frone, M. R., Russell, M., & Cooper, M. L. (1992). Prevalence of work-family conflict: Are work and family boundaries asymmetrically permeable?. *Journal of organizational behavior*, *13*(7), 723-729.

Frone, M. R., Yardley, J. K., & Markel, K. S. (1997). Developing and testing an integrative model of the work–family interface. *Journal of vocational behavior*, *50*(2), 145-167.

Fu, C. K., & Shaffer, M. A. (2001). The tug of work and family: Direct and indirect domain-specific determinants of work-family conflict. *Personnel review*.

Goode, W. J. (1960). A theory of role strain. *American sociological review*, 483-496.

Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American sociological review*, 161-178.

Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American sociological review*, 161-178.

Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American sociological review*, 161-178.

Guest, D., Conway, N., Briner, R., & Dickman, M. (1996). The state of the psychological contract in employment. *Chartered Institute of Personnel and Development, London*, *180*, l.

Guest, D. E., & Conway, N. (2002). Communicating the psychological contract: an employer perspective. *Human resource management journal*, *12*(2), 22-38.

Guest, D. E. (1998). Is the psychological contract worth taking seriously?. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, *19*(S1), 649-664.

Gutek, B. A., Searle, S., & Klepa, L. (1991). Rational versus gender role explanations for work-family conflict. *Journal of applied psychology*, *76*(4), 560.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (1998). Multivariate data analysis .Upper saddle River. *Multivariate Data Analysis (5th ed) Upper Saddle River*, *5*(3), 207-219.

Herriot, P. (1992). *The career management challenge: Balancing individual and organizational needs*. Sage.

Millward, L. J., & Brewerton, P. M. (1999). Contractors and their psychological contracts. *British Journal of management*, *10*(3), 253-274.

Houston, D. M. (2005). Work-life balance in the 21st century. In *Work-life balance in the 21st century* (pp. 1-10). Palgrave Macmillan, London.

Hui, C., Lee, C., & Rousseau, D. M. (2004). Psychological contract and organizational citizenship behavior in China: investigating generalizability and instrumentality. *Journal of Applied Psychology*, *89*(2), 311.

Hussain, S., Malik, S., & Hayat, M. K. (2009). Demographic transition and economic growth in Pakistan. *European Journal of Scientific Research*, *31*(3), 491-499.

© 2022 Shah Abdul Latif University Khairpur- All rights reserved.
Vol. 8 | 2022   14

Huselid, M. A., & Becker, B. E. (2000). Comment on" Measurement error in research on human resources and firm performance: How much error is there and how does it influence effect size estimates?" by Gerhart, Wright, McMahan, and Snell. *Personnel psychology*, *53*(4), 835.

Hill, E. J., Yang, C., Hawkins, A. J., & Ferris, M. (2004). A cross-cultural test of the work-family interface in 48 countries. *Journal of Marriage and the Family*, 1300-1316.

Kamal, Y., & Hanif, F. (2009). Pay and job satisfaction: A comparative analysis of different Pakistani commercial banks. *Available at SSRN 1428346*.

Kelloway, E. K., Gottlieb, B. H., & Barham, L. (1999). The source, nature, and direction of work and family conflict: a longitudinal investigation. *Journal of occupational health psychology*, *4*(4), 337.

Khilji, S. E. (2003). To Adapt or Not to Adapt' Exploring the Role of National Culture in HRM-A Study of Pakistan. *International Journal of Cross Cultural Management*, *3*(1), 109-132.

Kickul, J., Lester, S. W., & Finkl, J. (2002). Promise breaking during radical organizational change: do justice interventions make a difference?. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, *23*(4), 469-488.

Komarovsky, M. (2004). *Dilemmas of masculinity: A study of college youth* (Vol. 7). Rowman Altamira.

Leung, A. S., & Chang, L. M. (2002). Organizational downsizing: Psychological impact on surviving managers in Hong Kong. *Asia Pacific Business Review*, *8*(3), 76-94.

Lyness, K. S., & Kropf, M. B. (2005). The relationships of national gender equality and organizational support with work-family balance: A study of European managers. *Human Relations*, *58*(1), 33-60.

MaertzJr, C. P., & Griffeth, R. W. (2004). Eight motivational forces and voluntary turnover: A theoretical synthesis with implications for research. *Journal of management*, *30*(5), 667-683.

Michel, J. S., Kotrba, L. M., Mitchelson, J. K., Clark Baltes, B. B. (2011)., M. A., & Antecedents of work–family conflict: A meta-analytic review. *Journal of organizational behavior*, *32*(5), 689-725.

Morrison, E. W., & Robinson, S. L. (1997). When employees feel betrayed: A model of how psychological contract violation develops. *Academy of management Review*, *22*(1), 226-256.

Morrison, E. W., & Robinson, S. L. (1997). When employees feel betrayed: A model of how psychological contract violation develops. *Academy of management Review*, *22*(1), 226-256.

Piotrkowski, C. S., Rapoport, R. N., &Rapoport, R. (1987). Families and work. In *Handbook of marriage and the family* (pp. 251-283). Springer, Boston, MA.

Powell, G. N., Francesco, A. M., & Ling, Y. (2009). Toward culture-sensitive theories of the work–family interface. *Journal of organizational Behavior*, *30*(5), 597-616.

Rajan-Rankin, S. (2016). Paternalism and the paradox of work–life balance: discourse and practice. *Community, Work & Family*, *19*(2), 227-241.

Rajadhyaksha, U., & Bhatnagar, D. (2000). Life role salience: A study of dual-career couples in the Indian context. *Human Relations*, *53*(4), 489-511.

Rigotti, T. (2009). Enough is enough? Threshold models for the relationship between psychological contract breach and job-related attitudes. *European Journal of work and organizational psychology*, *18*(4), 442-463.

Rousseau, D. M. (1989). Psychological and implied contracts in organizations. *Employee responsibilities and rights journal*, *2*(2), 121-139.

Rousseau, D. M. (1990). New hire perceptions of their own and their employer's obligations: A study of psychological contracts. *Journal of organizational behavior*, *11*(5), 389-400.

Rousseau, D. M. (1996). Changing the deal while keeping the people. *Academy of Management Perspectives*, *10*(1), 50-59.

Rousseau, D. M., & McLean Parks, J. (1993). The contracts of individuals and organizations. *Research in organizational behavior*, *15*, 1-1.

Herriot, P., & Pemberton, C. (1997). Facilitating new deals. *Human Resource Management Journal, 7*(1), 45-56.

Scholarios, D., & Marks, A. (2004). Work-life balance and the software worker. *Human Resource Management Journal*, *14*(2), 54-74.

Schutte, K. J., & Eaton, S. C. (2004). Perceived usability of work/family policies. Sloanwork and Family Encyclopedia.

Merton, R. K., & Merton, R. C. (1968). *Social theory and social structure*. Simon and Schuster.

Spector, P. E., Allen, T. D., Poelmans, S. A., Lapierre, L. M., Cooper, C. L., Michael, O. D., & Widerszal-Bazyl, M. A. R. I. A. (2007). Cross-national differences in relationships of work demands, job satisfaction, and turnover intentions with work–family conflict. *Personnel Psychology*, *60*(4), 805-835.

Thiagarajan, P., Chakrabarty, S., & Taylor, R. D. (2006). A confirmatory factor analysis of Reilly's Role Overload Scale. *Educational and psychological measurement*, *66*(4), 657-666.

Van Veldhoven, M. J. P. M., & Meijman, T. (1994). Het meten van psychosocialearbeidsbelasting met eenvragenlijst: de vragenlijstbeleving en beoordeling van de arbeid (VBBA).

Voydanoff, P. (2005). Toward a conceptualization of perceived work-family fit and balance: A demands and resources approach. *Journal of marriage and family*, *67*(4), 822-836.

Zedeck, S. E. (1992). *Work, families, and organizations*. Jossey-Bass.