

WORK-FAMILY CONFLICTS AND COPING MECHANISMS

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ABSTRACT

The purpose of this research is to find out how females cope and continue to work in the middle of their high-pressured jobs and how they face family-job conflicts in an organization that does not apply flexible working. This research uses a qualitative approach with in-depth interview method on 3 respondents in a banking organization. The research results reveal that when flexible working is not a viable solution in the middle of a job condition with high work pressures and loads, coping with household responsibilities is an individual mechanism to deal with job pressures. Being a social culture in an Asian society that is family-oriented makes it possible to cope with household obligations. There is the nuclear family, extended family, and job social environment which help employees neutralize their job stress. Flexible working is a solution at places which do not facilitate coping mechanisms. Applying a flexible working intervention can be implemented to assist employees to fulfill a work-life balance, reduce job stress, and improve employee commitment to continue working in an organization.

Keywords: coping, social culture, work-life balance, flexible working.

Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana karyawan wanita cope dan tetap bekerja di tengah-tengah tingginya pressure pekerjaan dan bagaimana karyawan menghadapi konflik pekerjaan-keluarga dalam organisasi yang tidak menerapkan flexible working. Penelitian ini menggunakan pendekatan kualitatif dengan metode indepth interview dilakukan terhadap 3 responden pada organisasi perbankan. Hasil penelitian menunjukkan bahwa ketika flexible working belum menjadi solusi di tengah-tengah kondisi kerja dengan load dan pressure pekerjaan yang tinggi, coping terhadap beban rumah tangga merupakan mekanisme individual untuk dealing dengan pressure pekerjaan. Budaya sosial (social cultural) di masyarakat Asia yang berorientasi keluarga (oriented family) memungkinkan untuk adanya coping terhadap beban rumah tangga. Adanya keluarga inti, extended family dan lingkungan sosial pekerjaan membantu karyawan menetralsir stres kerjanya. Flexible working menjadi solusi ditempat-tempat yang tidak memungkinkan untuk coping mechanism. Signaling penerapan intervensi flexible working dapat dilakukan untuk membantu karyawan memenuhi work life balance-nya, mengurangi stres kerja dan meningkatkan komitmen karyawan untuk tetap bekerja dalam organisasi.

Kata Kunci : coping, sosial budaya, keseimbangan pekerja-keluarga, flexible working

1. Introduction

Workload and family responsibilities are two aspects that cannot be separated for workers. If one of these burdens dominates the other one, it will result in pressure that can have an implication on job stress and an individual's work performance. The high level of time pressure, reduction of work-life balance, and reduction of job satisfaction are felt by workers when they try to cope with their job and family demands (Zuzanek, 2000, 2004). Men and women who work have the same responsibilities in their families and jobs. However, in a society which tends to be more patriarchal, women are expected to be more responsible in household matters than men (Triaryati, 2003). This means that women with jobs have more responsibilities in taking care of their children and

families in general than men (Dhamayanti, 2006). Women tend not to be given support by social advocates, as in a third-party service like daycare service. This reveals that working women face difficulties in dealing with job and family pressures. Furthermore, the adult labor force has experienced a structural change whereby there are increasingly more two-income couples (Yustrianthe, 2008). This shows that there is a shift from a traditional household structure to a modern household structure, where in the traditional household the husband financially supports the family while the wife manages the household. But in the modern household the husband and wife both tend to have occupations (Christine, Oktorina, and Mula, 2010). The tendency for a married couple to work makes it increasingly difficult to divide time between their jobs and family, so that it

causes family-job conflicts (Christine, Oktorina, and Mula, 2010).

Family-job conflicts occur when there is an overlap in job and household responsibility divisions, so that oftentimes job responsibilities disrupt family matters or responsibilities in the family domain disrupt jobs (Frone, Russel, and Cooper, 1992). Jobs disrupt the family in that most of their time and attention is devoted to doing their jobs, so that they do not have enough time for their families. Conversely, if the family disrupts the job, it means that most of the time and attention is used to solve family problems until it disrupts the job (Murtiningrum, 2005). Greenhaus and Parasuraman (1992) found that family-job conflicts occur because employees try to balance requests and pressures that arise in the family and job. Family-job conflicts have a number of effects and influences on employee health and performance towards job stress, burnout, and turnover, as well as have a negative effect on job satisfaction, productivity, and employee absenteeism (Kalliath & Brought, 2008; Murtiningrum, 2005; Yuile, Chang & Gudmundsson, 2012).

Family-job conflicts can be managed by offering a flexible work arrangement (Walls, Capella, and Walter, 2001). A flexible work arrangement through job-share, compressed workweek, flexi-time, flexi-work schedule, flexi-work arrangement, tele-work, and flexi-place can help employees fulfill their work-life balance. This is a time allocation action concept that is balanced in having a dual role, which is combining individual priorities with job and life demands (Yuile, et al., 2012), as well as balancing work responsibilities and non-work responsibilities (Poelmans, 2008). Research by Beham, Prag, and Drobnic (2009) verifies that part-time employees have greater satisfaction in their work-family balance compared with full-time employees. Research by Hilbrect et al. (2008) on working mothers evaluated the importance of tele-work for married female employees with children to keep their jobs and families in balance, so that they experience job satisfaction and feel they have quality lives and jobs. Sheel et al. (2012) explained that an organization must be able to fulfill employees' personal needs and expectations to provide authority in arranging their jobs to fulfill job satisfaction which will increase organization work performance.

Female workers in an individualist culture society face different demands in their roles compared with female workers in a family-oriented society. A job condition like in a Western country where an organization customarily provides a childcare service helps families to cope with the high pressures of their jobs. In addition, job conditions in Western countries are also supported by regulations, whether they are

government policies or company policies. For example, in England there is a government provision where employees who need childcare or parental leave have the right to ask for flexible work schedules, and the organization is required to consider such a request (DTI, 2007, in Beauregard and Henry, 2009). In Europe and Japan, public policy supports flexible work hours, paid parental leave, and shorter weekly work hours to increase female participation in the labor force (Appelbaum et al., 2006). Countries like the United States, Australia, and Canada entrust policy applied initiatives towards business owners to apply work-life practices. This is different with the work context in Indonesia, where the organizational environment and social advocate environment like childcare services are still lacking and not supported by regulations, so that relatively high work pressures oftentimes occur for employees, especially female employees. Due to this phenomenon, it is necessary to conduct research to discover how female employees cope and continue to work in high-pressured jobs, and to examine how female employees face family-job conflicts in organizations that do not apply flexible working.

2. Literature Review

2.1. Work-Life Balance

Work-life balance is a fulfillment and balanced time allocation achievement between one's responsibility to the job and family (Yuile et al., 2012). Greenhaus et al. (2002) define work-life balance as reaching the same or fairness or approaching it towards responsibility towards the job and family. In other words, reaching a balance covers experience in facing job and family pressures. Work-life balance is an effective practice to produce a positive effect in viewing the relationship between a job and family (Beauregard and Henry, 2009). Kalliath & Brought (2008) consider work-life balance as reaching and fulfilling balance towards family needs and responsibility towards one's job that produces employee job satisfaction as well as a feeling of employee fairness towards their family and job responsibilities.

An imbalance in responsibility towards one's job and family has an implication towards job-family conflicts occurring because there is job stress and family stress, which has a negative influence towards work stress, tension towards a dual role, burnout, and turnover, as well as it has a negative effect on job satisfaction, employee productivity, and employee absenteeism. Therefore, in conducting one's duties and job, an individual needs support, whether that is from the organization or family (social) (Murtiningrum, 2005; Yuile et al., 2012). A manager

needs to focus on his/her employees and provide them with work-life balance to reduce their job stress and prevent turnover, so that an organization can keep its quality employees by applying a strategy to reduce employee job stress and instill a friendly policy like having flexible work hours and a flexible timetable, so that employees can divide their time with their families (Sahzad, 2011). The ability of an organization to adopt a friendly policy influences employee response toward their job-family lives, like work stress, job satisfaction/dissatisfaction, absenteeism, and turnover (Triaryati, 2003). Applying this policy can increase employee commitment, and it needs support from management to motivate and reduce the desire of employees to change jobs and remain within the organization (Ongori, 2007).

2.2. Work-family conflicts

A work-family conflict can be defined as an inter-role conflict where several responsibilities from an occupation and family domain are incompatible and have a negative influence towards an employee's job situation (Greenhaus and Beutell, 1985). This conflict surfaces as a result of the work life disrupting the family life or the family life disrupting the work life, meaning that the amount of time devoted to one's job will prevent someone from doing one's responsibilities at home, or one's family commitments disrupt one's job responsibilities, like having to take care of a sick child will impede someone from going to the office (Frone et al., 1992; Murtiningrum, 2005).

Research by Susanto (2009) explained that work-family conflict is a conflict that occurs in an individual as a result of having a dual-role, a position in one's job and a position in the family, where most of one's time and attention are devoted to one or the other (usually the work role), so that another role responsibility (in the family) is not fulfilled optimally. Greenhaus and Beutell (1985) identified three kinds of work-family conflict: 1) time-based conflict, which is the time that is needed to carry out one of the responsibilities (family or job) can reduce the time to carry out another responsibility (job or family); 2) strain-based conflict, which occurs when there is pressure from one of the roles that can influence the work performance of another role; and 3) behavior-based conflict, which is related with the inappropriateness between the behavioral pattern that is desired by both sides (job or family). Shah et al. (2011) stated that employees who are able to conduct their jobs will enjoy their job responsibilities, but when their work pressures become excessive it will have a negative effect. A number of studies reveal the negative effects of excessive job pressures can cause work stress and have a negative effect on performance, meaning employees experience a reduction in work performance (Shah et al., 2011;

Suroso and Siahaan, 2006). This has the potential to cause psychological or physical tension (Bashir and Ramay, 2010).

Women experience more work-family conflicts due to the dual-role they conduct in the workplace and family. Work-family conflicts often mediate psychological demands toward the job and discomfort in working, until it has a negative effect on job satisfaction (Beham & Drobnič, 2009). Work-family conflicts also have a positive and significant effect on job stress (Murtiningrum, 2005). Another effect from job stress and work-family conflicts is the desire of employees to leave their jobs. Andini (2006) stated that the level of workforce turnover can be predicted by looking at the extent employees of an organization or company want to leave. The desire to switch companies and the presence of turnover intention are caused by dissatisfaction towards one's job (Mobley, 1977). The occurrence of turnover intention is also influenced by the presence of job stress and job burnout, so that it results in employees who want to leave an organization when they feel stress and fatigue with their jobs (Sahzad et al., 2011; Aslam and Safdar, 2012). Flexibility can become a key concept in assigning an individual a task, in order that the individual is responsible to one's family and job in a balanced way (Boles et al., 2001, in Dhamayanti, 2006).

2.3. Flexible Working

Yuile et al. (2012) depict a flexible work schedule as being one which relates to an employee's ability to know when to begin and finish a task. Flexible work can become a win-win situation for a company and its employees through telecommuting a job scheme that can be considered as tele-work, flexi-place, or work-at-home, which is a job designed for employees to enable them to work at home, in the office, or at a consumer location for part or the whole work week (Blair-Loy & Wharton, 2002); part-time, which is working less than 30 hours a week (Tarrant, 2007); job-share, which is dividing responsibilities and benefits of the same position with another employee (Gottlieb et al., 1998); compressed workweek, which is working less or not at all on certain days and working more hours on another day, like working 37.5 hours in 4 days and taking 1 vacation day (Sundo & Fujii, 2005); and flextime, which is a plan to arrange more or less work hours that may occur (Al-Rajudi, 2012).

A flexible job scheme has a time frame or period where on certain days employees are required to be present. This is known as "core time" (Ridgley et al., 2005). A flexible job scheme focuses on its effect on organization productivity, employees' ability to maintain balance between their family and job

responsibilities, employee work stress, and employee job moral and attitudes (Dunham et al., 1987).

Flexible working can reduce family-work conflicts, work stress that results in a reduction of individual performance that can also result in a reduction of employee intent to live, and finally turnover especially in women workforce because women prefer to be responsible to their families as opposed to their jobs and neglect their commitment to their families (Beham, et al., 2012). A study by Almer and Kaplan (2002) tested the influence of flexible work hours on behavioral outcomes that consist of two constructs, which are intention to stay and job satisfaction with the results showing that professionals with flexible work hours have higher job satisfaction and greater intention to stay compared with professionals who have standard work hours. In addition, a research by Beham et al. (2012) confirms that part-time employees have more satisfaction in work-family balance compared with full-time employees. This is supported by part-time employees who can balance their personal or family needs with their occupations, so that it provides them with satisfaction in doing their jobs, increases productivity, and reduces absenteeism. A study by Hilbrecht et al. (2008) on female workers in Canada reveals that telework is flexible scheduling that can provide female workers with optimal time arrangements. With telework, female workers with children can save their time by not having to go back and forth from the office to the home, not having to find a babysitter, being able to do their household chores well without paying a maid, as well as setting aside time for a personal vacation.

2.4. Research Methodology

This research uses a qualitative research method, which is used to study the natural condition of an object (Sugiyono, 2012). In this research, the researcher uses a human instrument, which functions to establish the focus of the research, choose informants as the data source, evaluate data quality, analyze data, interpret data, and make deductions based on the findings (Sugiyono, 2012).

2.5. Data Gathering Technique

The data gathering technique used in this research has the researcher directly involved through in-depth interviews using a recording device. This research is conducted on female employees who have families and work at Bank Mandiri Salatiga, Central Java. The research respondents are female employees with families, consisting of 3. Bank Mandiri was chosen for this research because it is one of the biggest banks in Indonesia that has relatively high work pressure.

The data was obtained through observations and in-depth interview results to obtain complete data.

2.6. Analytical technique

The data analytical steps in this research used the Miles and Huberman model, which is a data analysis conducted interactively and continuously until complete, so that the data is saturated (Sugiyono, 2012). The problems examined in this research are how female employees cope with and continue working amidst high pressure in their jobs, and how these employees face work-family conflicts in an organization that does not apply flexible working. In the early stage of the research, informants were asked about their workload, job stress, and work-family conflicts faced. There were inconsistencies in respondent answers because of different perceptions from employees regarding the meanings of the questions, so that in the following interview process the researcher conducted the interviews in more simple language. The research was conducted recurrently to obtain the necessary data. The activities done in the data analysis were data reduction, data display, and a conclusion (Sugiyono, 2012).

2.7. Data reduction

From the informants' responses about job pressures, the work-family conflicts that they experienced were then summarized. The researcher chose primary aspects related with the needed data, focused on important items, as well as looked for a theme and pattern by providing codes to the aspects by using initials for the six informants, which were RA, DA, and YL.

2.8. Data display

After reducing the data, the researcher made a brief description, devised a chart, and determined the relationships between categories, so that with the data organized and arranged in related patterns, the data was easier to comprehend.

2.9. Conclusion

The conclusion derived from this research was made based on answering the research questions that were formulated from the beginning, an exploration to discover how female workers cope and continue to work in the middle of high pressure jobs, and how they face work-family conflicts in an organization that does not apply flexible working. These research findings were divulged through exploration and described to explain how female workers face work-family conflicts when flexible working is not a solution for them in balancing their work lives and family lives.

3. Research Results and Discussion

3.1. Work-family conflict

Workload is the ability of a worker to accept a task that is appropriate and balanced with one's physical or psychological abilities. An excessive workload causes employees to experience job stress that can influence their productivity and job quality. The level of job pressure can result in psychological tension or physical fatigue. Working in the banking sector has the potential for job stress to surface from the workload and high job expectations to reach the company target and meet consumer expectations. This kind of prevalent pressure is a source of stress for employees. A stressful job condition can cause emotional instability, and if it exceeds an employee's ability to manage one's emotions, it can have an implication on one's mental health. The accumulation of this condition is often brought to the family life and becomes an added mental burden for employees and makes them increasingly unable to focus on their jobs. An experience of Mrs. YL, who experienced a stressful work situation that resulted in an emotional disturbance that was brought home, stated:

"I became emotional until I transferred my emotions to my family. Honestly, I experienced a drop until I could not achieve my target. It was certainly a mental burden, and I brought it to my home until I was even sick. I was unable to focus because of this problem."

Mrs. RA, who was fatigued with her job, once experienced emotional instability that was brought to her family life. Besides that, Mrs. RA oftentimes feels job stress whenever there is a change in titles or positions from the service division to the micro division and when there is a transfer from one branch to another branch, because when there is change in title or position and job transfer, Mrs. RA has to deal with a different job environment and new responsibilities. The following was conveyed by Mrs. RA:

"Sometimes when I am tired I get angry. Well it is human nature to get tired. Then when I have to move to another position, it is usually rather stressful. It is also stressful when we are transferred from one branch to another branch, because we have to adjust first. Usually it is stressful during this adjustment period."

These research respondents work in one of the biggest banks in Indonesia that has higher work demands than most other banks. Although they have high job risks, they have to be able to face and manage the risks. The respondents consider job fatigue as a risk that must be faced. This was emphasized in the following statements:

"Of course, it is very tiring. Bank Mandiri is the biggest bank in Indonesia. Mandiri is always very busy. If you look at the transactions, they are numerous, but for smaller banks they will be finished by 3:00 PM. Since I have been a teller at Bank Mandiri, if other banks turn off their lights to go home, here the lights are still on because the transactions are not finished. The bank clients have already left, but the bank employees are still working. One person has to handle an average of 170 transactions; so, in one day there could be 1,000 bank clients that enter Mandiri. It is very tiring (Mrs. RA)."

"Clearly we face a lot of stress because we have to achieve a target and because of the work conditions. Working at a bank is full of risks; this does not include the targets or complaints (Mrs. YL)."

"Everyone has certainly felt tired and fatigued. Usually people feel sick or get the flu or experience fatigue. I have been sick from getting the flu and being fatigued. Other employees experience the same thing. They deal with the same things in their jobs. There are a lot of difficult things to deal with, but I think it is especially due to the risks (Mrs. DA)."

Working at a banking institution with high workload and implications towards high job stress, the respondents find it difficult to divide their time, involvement, and responsibilities equally between their jobs and families. Work-family conflicts occur when an individual has a dual role, a role in one's job and a role in one's family, where most of one's time and attention is diverted to one or the other (usually in the job), so that the demands in the other role (in the family) are not fulfilled optimally (Susanto, 2009). The case of work-family conflicts in this research shows the implication towards childcare, a lack of attention towards children, and a lack of time for the family. Because of the job condition that takes up relatively more time doing the job and the condition of the husband who also works, the respondents need help with childcare from a babysitter, parents, and school daycare. Besides that, since they devote more of their time to their jobs, the respondents do not have much time to socialize with their social environment. The respondents gave the following input:

"I leave my kids at school from the morning until the afternoon. There is a childcare center there, so I do not need to worry whether my kids eat or not or if something else happens. Everything is arranged by the school (Mrs. YL)."

"Actually, my house is connected with my parents' house, so there is someone to watch my

kids. There is also a maid. So I don't need to worry. Only sometimes they do not get enough affection from me, because they are just with their grandparents for most of the day. Then if my husband is on vacation, he just stays at home. If he has to do the neighborhood watch at night, I am there to replace him watching the kids. If there is a women's social gathering, I do not join. I just pay the money if I can, but I don't have time to sit there for a long time. I don't have time to help with neighbors who get married (Mrs. RA)."

The research respondents get complaints from their children, because they do not have enough time for their families if they have to work overtime and do not have much free time for their families. The following is a quote from a respondent:

"My kid sometimes protests. Usually on the weekends if I have to work overtime, my child will say, 'This is Saturday. Why do you have to go to work?' Well, I don't have to go to the office on Saturdays or Sundays, but my child wants to be given attention. But if I leave on the weekend, my kid will protest."

Work-family conflicts have an influence on imbalance between work-family lives and respondent satisfaction. Satisfaction here means the same satisfaction in the job and family, the same satisfaction towards balanced involvement between the job and family, as well as the same satisfaction towards dividing equal time between the job and family. Mrs. RA and Mrs. YL feel they do not divide their time equally between their jobs and families, because they spend more time on their jobs. The following is a quote from a respondent.

"It is not really balanced because I often have work to do. In my family, sometimes I am tired, because when I am home I want to rest. In my family I feel I do not devote as much time as I would like."

In the case of Mrs. DA who works separate from her family, it is rather difficult to balance her time and involvement between her job and family. Mrs. DA's family lives in Yogyakarta, while Mrs. DA works in Salatiga. She only has time to spend with her family on the weekends, even occasionally her time for her family is limited due to dual control responsibilities. Mrs. DA is trying to arrange a job relocation, in order that her office is closer to her family. Mrs. DA made the following statement:

"Since I work 5 days a week, it means I spend 70% of my time for working and only 30% for my family. I feel it is imbalanced. I hope I can relocate to Yogyakarta, so that besides working closer to home I can still have time with my

family. I think I will be 40:60 if I work in Yogyakarta. Occasionally on Saturdays I have to be here because I am responsible for monitoring the ATMs, so even on Saturdays I don't always have free time. But usually I go home on the weekends and return here on Monday."

In terms of responsibility, all of the respondents feel that they do not share responsibilities equally between their jobs and families. They are not satisfied with their time allotment and responsibilities given to their jobs and families because more time is used for their jobs. A respondent gave the following statement:

"I am not balanced in my responsibilities. To be a complete wife I have to serve my husband better but I can't do that. I am also not completely responsible in taking care of my child. I am not really pleased with either aspect, because in the office I don't perform maximally, and at home I don't do the best. If I want to focus on my family, then I won't do as well in my office duties. So, I have to neglect my household responsibilities first, but I shouldn't do that."

Although in terms of time and intensity the respondents are more involved in their jobs, they are not satisfied in their jobs because they do not put forth their best effort and have to do better in their work performance. The following was stated by a respondent:

"I am not satisfied. We have a target. Every month the target is more challenging. If I cannot reach the target, I do not feel satisfied. If I reach the target but others reach it before me, then I don't feel satisfied either. I have to do better in my work performance, even though I feel that I can do it, but I have to learn more."

Although job pressures disrupt family lives, understanding and support from husbands, parents, and a third party like a maid/babysitter and school are mechanisms to support family priorities, so that it does not give added pressure towards work priorities. These become factors that neutralize stress towards their jobs, so that it can help respondents in particular to in neutralizing family pressures. All of the respondents stated the same thing about support from their husbands and families towards their jobs. The following is a respondent's statement:

"My family is very supportive. My family or my husband supports me because before I knew my husband, he already knew I worked. Therefore, he supports me. My family is also very supportive."

In Mrs. RA's experience, she does not only get support from her nuclear family but also from her

extended family. Mrs. RA revealed that when she works, her extended family helps in paying attention to and taking care of her child. The following is a statement from Mrs. RA:

“I leave my child at home, but I do not worry because there is a grandfather at home, not just a maid. There is a grandfather and a grandmother. Also, my older sibling’s house is near there. My brother-in-law and cousin are also there to keep my child company.”

An internal mechanism also helps respondents to neutralize the work stress that they face. All of the respondents stated that work stress can be repressed depending on how they enjoy their jobs and the attitude they have toward their jobs. The following is a respondent’s quote:

“Of course, it is very tiring. But eventually I enjoyed it. In terms of pressure, every bank has pressure if there is a target. But if we make it a burden then we will not work and be confused ourselves. You should try to enjoy it and be relaxed. That is the kind of job it is, so if you think it is difficult then it will become difficult.”

Mrs. DA revealed that if there is an enjoyable work environment and condition, as well as if there are good relationships with co-workers and supervisors, then it can reduce job stress. However, if relationships are not harmonious with co-workers and supervisors, it will create stress in the job. The following was stated by Mrs. DA:

“To keep from becoming stressed, you need to make a comfortable work situation with your friends, superiors, and subordinates, to have good relationships. For example, if the job is not too difficult but you do not have good relationships with your supervisors and subordinates, then it will cause stress.”

In neutralizing the work stress that they face, the organization facilitates employee needs with salaries, incentives, bonuses, health insurance, vacation time, and programs to help relieve work stress and create friendliness between employees, whether they are co-workers, superiors, or subordinates. These activities have become a tradition that is enacted at all Bank Mandiri branches like refreshing, which is shopping, watching films, eating together, playing sports, going on a picnic, doing spiritual activities, and arts. This was revealed by the following respondent:

“To tackle stress, at this branch there is usually an outing where we can watch a movie together at a theater at Paragon Mall in Solo or some other place. We can eat together, go on a picnic, and sometimes sing karaoke songs together. At Mandiri there are sports clubs. Here, on

Saturdays, usually we play badminton together. There is also futsal. Usually there is soccer. Also there are spiritual activities. We also sing songs to make it like Mandiri Idol. There is a photo contest at the market. There are different kinds of activities here and even prizes.”

The organization programs tend to be conditional, meaning that they are done in certain conditions. Working in the banking sector with high job stress causes work-family conflicts, like when too much time is devoted to the job. This implies that there is a time imbalance between the job and family, imbalance involving the job and family and responsibilities not distributed equally between the job and family, so that the respondents find it difficult to divide their time equally between their jobs and families.

The level of work pressure and work-family conflict that influences satisfaction or dissatisfaction towards time, involvement, as well as work and family obligations has implications towards the respondents’ desires to keep working, switch jobs, or even quit their jobs.

3.2. To stay or to leave

In the previous section, it was already depicted that work pressure in the banking sector is at a constant and even increasing level of pressure. This has an implication towards the respondents’ desires to change their jobs. They believe that if they have low-pressure jobs, they will be able to balance their time and involvement with their families. Mrs. YL, who because she was fatigued in her job, once considered changing jobs to become an entrepreneur, but she was just letting her emotions get the best of her when she was fatigued. Besides that, the salary, incentives, bonuses, and health insurance provided by the organization were reasons why Mrs. YL kept working in the banking sector. Mrs. YL stated:

“I once thought about getting a different job. I was considering that when I was tired and wanted to be an entrepreneur. But I thought about it again, because no matter how tired a person feels, if you get a different job you will certainly feel tired at times too. In the end, I decided to stay here. At that time, I just decided to become an entrepreneur because I was emotional. If I do a flashback, here we work at Mandiri and are already given everything, like incentives, health insurance, and it is all really covered.”

In the case of Mrs. RA, who because of the high job pressure and imbalance in involvement as well as responsibilities between her job and family, once thought about switching jobs, but her husband’s support, income, incentives, bonuses, and health

insurance like when her child was operated on and everything was covered by the organization, as well as the family economic factor were all reasons why Mrs. RA decided to continue working in banking. Mrs. RA feels the organization guarantees her well-being, so that she has become loyal towards the organization. The following is Mrs. RA's statement.

"I once thought about changing jobs, but I thought that my husband supported me working here. Only I was used to getting a salary. Maybe a bank employee doesn't get a bigger salary than someone else, but compared with a state employee our income is better. From a material aspect, it is more guaranteed here."

"My child was once operated on for 9 days. Thank God the operation costs were completely covered by Bank Mandiri. My whole family is covered. Maybe the more a company shows care for its employees' well-being, the more loyal the employees will be."

Different with the cases of Mrs. YL and Mrs. RA, even though the job pressure is high and she has experienced imbalance between her job and family, Mrs. DA has never thought about switching jobs. She considers the income that is sufficient; she has worked there for about 12 years; her age factor makes it difficult for her to change jobs; there are rewards given by the organization; and there is a feeling of comfort with her position within the organization. Mrs. DA made the following statement:

"I have never thought about getting another job. Because I am older in years and I already have a good enough position with my age, I am not certain that I could get the same kind of position elsewhere. Then at Bank Mandiri there are rewards. There are Mandiri products where you can go overseas, get a promotion, and many others. Maybe they are rewards to provide spirit."

These research respondents will choose to change or quit their jobs if their family economic situations are stable, because they work to help their husbands fulfill their family economic needs and want quality educations for their children. According to the respondents, a quality education is not cheap, so that they also have to work. This is similar with the case of Mrs. YL who chooses to keep working in banking because she wants her children to receive the best education. The following is what Mrs. YL said:

"They realize that if I don't work, they will also not get a quality education like they have now. I don't want them to go to a public school with just standard facilities. When I choose a school, I want the best education for my children. I emphasize to them that education is number 1. If

I want the best education for them, I have to work."

Besides that, Mrs. RA and Mrs. YL are proud to work at a banking institution. They stated that there is a sense of pride when they become an example for their children and fulfill their parents' expectations. For Mrs. RA and Mrs. YL, they work in one of the biggest banks in Indonesia, which can create a sense of self-confidence, prestige, and appreciation from their husbands and society. Mrs. RA and Mrs. YL made the following statements:

"When we work at Bank Mandiri, at least there is appreciation from our husbands and society. I feel proud to work at Bank Mandiri. It is also a sense of pride for my family and my parents. I can pay for my child's education and help my parents every month. I have my own salary and do not have to ask for money from my husband to help my parents, maybe my husband's parents also, and other relatives. I can help a little. There is pride (Mrs. RA)."

"If someone is not well-off financially, we help to support the family economically. It can be an example for children also. They can see that women are also capable of working. There is a plus value and pride and prestige. So if a child is asked 'What does your mom do for a job?' and the child replies, 'My mom just stays at home and doesn't work', it is different with saying 'Oh at Bank Mandiri'. It brings its own sense of pride for them. I also work for prestige (Mrs. YL)."

All of the respondents stated that work stress and fatigue are felt in accordance with the welfare and income that they receive. This makes the respondents choose to keep working in a banking organization. However, if they work with high job pressure but do not receive payment that corresponds with it, then it will open the possibility for the respondents to change to a different job. The following is a respondent's statement:

"Maybe if the salary was small and I had to work until nighttime without vacation time or extra money, then I would change jobs."

Besides that, support from the family is also a significant factor for working women. All of the respondents said that if their families did not support their jobs, they would prefer to switch jobs. The following is a respondent's statement:

"If my family did not support me, I would quit. I would quit but I would still negotiate first with my husband and see if his salary is enough to support our family alone. But whatever happens, family is still number 1."

3.3. Discussion

These research findings reveal that working in the banking sector with high workloads has an implication towards the work stress and pressures felt by employees, whether it is psychological or physical tension. The high potential of work tension at this banking institution then results in work-family conflicts and dissatisfaction towards balance between their job and family needs. The effect of work-family conflicts on this dissatisfaction has an implication on the desire of employees to switch jobs or even to quit their jobs.

Job conditions with high pressure actually have the potential for an organization to provide intervention to emphasize work pressure, in order that job pressure can be relatively reduced. This intervention can help workers to fulfill their work demands and family demands in a balanced way, especially for female workers who have a dual role. The kind of intervention needed is an organizational policy to apply flexible working. The Western work world already applies flexible working for its employees to facilitate its workers in balancing their job and family priorities, reducing the turnover rate, increasing job satisfaction, improving productivity, and keeping qualified human resources. However, it is different with the work world in Indonesia. Although there are high job pressures in banking institutions and sufficient time flexibility to balance job and family needs, the organizations do not facilitate workers with flexible working. In a stressful work condition, it oftentimes disrupts emotional stability until it affects one's health and is often transferred to the family life. Besides that, the high workloads that interact with the high household loads provide added pressure to the household loads, in that work matters interfere with family matters or the other way around with family matters putting pressure on work burdens, which can result in work-family conflicts. These conflicts can influence satisfaction towards work-family time, involvement, and responsibilities, which can cause job stress that in turn has implications towards respondents' desires to continue working, switching jobs, or quitting their jobs.

Coping towards household burdens is an individual's mechanism to deal with job pressures. This means that when coping is used to deal with household burdens, it helps employees to neutralize work pressure as a result of a high work load. This is maybe difficult to apply in a Western social culture that tends to be more individualist. However, the social culture in an Asian society that tends to be collective or family-oriented makes it possible for the presence of a coping mechanism towards household burdens. This is indicated through the nuclear family and extended family that helps employees handle

family matters, as well as the work social environment that can neutralize employee work stress through harmonious relationships.

In big cities, coping towards household burdens is increasingly difficult to do for workers who are far from their natural social environment like their nuclear families and extended families. The lack of family support can trigger employee stress. This research was conducted in the city of Salatiga, Central Java, where employees customarily have a supporting social context. Whenever this social context changes like in a big city where employees live far from their families and for themselves without social support and a coping mechanism, organizational intervention is needed.

4. Conclusion

The purpose of this research was to find out how female employees cope with and keep working with the high pressure of their jobs and how these employees face work-family conflicts in an organization that does not apply flexible working. These research results reveal that when flexible working is not a solution in a job condition with high workloads and pressure, coping towards household burdens is an individual's mechanism to deal with job pressures. The family-oriented social culture in an Asian society facilitates coping with household burdens. There is the nuclear family, extended family, and job social environment that help employees neutralize their work stress. Flexible working is a solution at places which do not facilitate a coping mechanism. An employee's desire to switch jobs occurs when a high workload has a negative implication on work stress, physical or mental fatigue, and work-family conflicts. Work stress that continually increases has an effect on the under-performance of an employee towards his/her job and the potential for the employee to stay or leave the job. Applying flexible working intervention can be done to assist an employee to fulfill one's work-life balance, reduce job stress, and increase employee commitment to continue working in an organization.

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