

Work Family Conflict and Career Satisfaction in Banking Sector of Nepal

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Abstract

While a wealth of research has examined how work family conflict (WFC) affects negative work outcomes, there is limited research investigating the relationship of WFC with positive work outcomes. Using a sample of 381 Nepali banking professionals, this study examined the relationships of WFC with career satisfaction and social support. Study also explored how the socio demographic variables affected WFC, career satisfaction, and social support. Analyses indicated no statistically significant relationships of WFC with career satisfaction. Results also indicated association of social support from both work and family with increased career satisfaction. However, social support did not emerge as a significant moderator in the relationship between WFC and career satisfaction. In case of socio-demographic variables, only organizational grouping stood out as significant difference in the level of WFC experience among banking employees. This study has various theoretical and practical implications that are presented along with further research issues.

Keywords: Work family conflict, Career satisfaction, Social support from work and family

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I. INTRODUCTION

Concern over work and family issues has been an enduring preoccupation of researchers across disciplines for over four decades (Rajadhyaksha & Smita, 2004). Even though there is much theoretical and empirical research on work-family linkage, researchers still highlight significant gaps in this research area. Theorists (e.g., Greenhaus & Parasuraman, 2002) argue that most studies on work family conflict (WFC) are not based on strong conceptual frameworks, and also that there is no comprehensive theory to deal with all the issues related to WFC.

Many scholars have observed that the work family literature has been dominated by a conflict perspective. Such studies are based on the foundation of Role Scarcity theory (Marks, 1977) which assumes that due to fixed amount of time and human energy, individuals who participate in multiple roles (such as work and family) inevitably experience conflict and stress that detract from their quality of life. Therefore, WFC research studies have continued to emphasize conflict (Burchielli, Bartram, & Thanacoody, 2008), stress (Luk and Shaffer, 2005), job and life dissatisfaction (McElwain, Korabik, & Rosin, 2005), intention to turnover (Ahuja, McKnight, Chudoba, George and Kacmar, 2007), and impaired well-being (Lingard and Francis, 2006).

However, several recent reviews (e.g. Noor, 2002) have called for a more balanced approach that recognizes the positive effects of combining work and family roles. These researchers have tried to examine positive relationships between work and family lives such as: enhancement (Ruderman, Ohlott, Panzer and King, 2002), enrichment (Greenhaus and Powell, 2006), balance (Ahuja, et al., 2007), facilitation (Ballout, 2008), and career satisfaction (Martins, Eddleston, & Veiga, 2002). Such authors opine that the increased emphasis on positive interdependencies between work life and family life is consistent with emerging trends in psychology, organizational behavior, and family studies that focus on strengths rather than weaknesses, and on health rather than illness in understanding the potential of individuals and social systems. However, the absence of a comprehensive theoretical framework with which to examine the positive effects of combining work and family roles has hindered adequate research in this area.

Authors such as Ballout (2008) and Martins, et al. (2002) have agreed that WFC is an important determinant of career satisfaction. In the past, the effect of WFC on an individual's career satisfaction was not a significant issue, since career paths in organizations were developed with the expectation that jobs would be filled by man who has a wife to manage house-hold errands (McElwain, et al., 2005). However, today as the workforce is increasingly composed of individuals in the changing nature and models of careers, WFC may have significant impact on how individuals view their career outcomes. But, despite widespread acknowledgement that WFC and career satisfaction are salient issues that impact individual wellbeing and organizational effectiveness, there is little research that studies how the two concepts are related (Martins, et al., 2002).

Review of the literature on the topic reveals that organizational variables have received far less attention in the study between WFC and its career outcomes. Also, these limited studies are concentrated on the influence of organizational and national cultures as important organizational variables. Such studies are documented by some authors like Lingard and Francis (2006), and Pal and Saksvik (2008). Besides, there are a few studies (e.g., Frye & Breugh, 2004; Jiang & Klein, 2000; and Luk & Shaffer, 2005) that referred to the supporting roles of supervisor and co-worker on WFC and career outcome relationships. But again, only modest attention has been paid to the role of social support in relation between WFC and career satisfaction. Furthermore, results of studies in which social support were explored, in addition to being sparse, are often contradictory. Thus, role of social support is one important issue that needs to be studied in the WFC and career satisfaction literature.

Whatever meagre studies on WFC and career satisfaction are available, most of them have been conducted in the western countries. This context draws our attention to the question raised by several scholars worldwide as to how well these western theories can represent people's experiences in other cultures. Moreover, general review of cross-cultural and cross-national work family research has revealed that such studies are vital to explain why we cannot assume the western developed theories are applicable to other countries. Therefore, it would be interesting WFC and career satisfaction study in Nepali context.

Extending WFC research to specific occupations, this study intends to investigate WFC among banking professionals, a profession according to Victor and Thavakumar (2013) being largely overlooked by WFC researchers. Many variables associated with both WFC and career outcomes are present in the work of banking professionals and managers. For example, banking employees work long and inflexible hours and bear significant responsibility for performance in areas such as cost, time, quality, and safety. In this regard, study by Victor and Thavakumar (2013) reported significantly higher levels of WFC among banking employees and also found the contribution of spousal and organizational support in reducing WFC for employees in the banking sector. On the other hand, studies on career satisfaction among professionals and managers are reported to be considerably higher than norms for other non-professionals in international comparative studies (Oishi, Diener, Lucas, & Suh, 1999). In Nepali context too, since banking jobs seem more demanding, it is assumed that banking professionals as compared to their counterparts in many other industries would face more WFC that affects their career satisfaction.

In Nepal, the banking sector is considered as one of the lucrative workplaces for job seekers. For many, it is also a prestige to work in a bank. Every year, many young students apply to business schools with an aspiration to join banking jobs after graduation. Also, many graduates from diverse study areas after completing management degree are observed to have chosen banking career ignoring their first degree career prospects. On the other side, banking employees in Nepal face various challenges regarding long working hours, tedious and monotonous routine, competition, and never

ending aspirations, all resulting in stress, burnouts, overall dissatisfaction, and also cases of broken families. This can be further substantiated by a study on WFC and organizational stress by Muzhumathi and Rani (2012) which found that banks are among the top ten high stress work places in India.

In Nepali context, it is observed that though banking sector is one of the most desired place to work, whereas employee turnover rate is one of the highest in this sector. Among several, one possible explanation to such phenomenon could be low career satisfaction level in banking jobs. It is understood that human resources occupy unique and sensitive position in banking industry suggesting low career satisfaction, low morale, role ambiguity, role conflict, and lack of social support could be significant causes of job stress of the employees in banks (Vitor & Thavakumar, 2013). On the same note, a study by Muzhumathi and Rani (2012) found that long working hours at the desk and job related pressure creates a lot of physical discomfort and mental tension. And, for the banking employees in Nepal, as elsewhere, the incessant pressure of achieving the targets and meeting the productivity levels to surpass the competitors have been the underlying force for demanding from employees in excess. This pressure is likely to create high level of WFC among Nepali banking professionals. In this context it is worth exploring why Nepali banking professionals are less satisfied and why do they quit the jobs even if they are well paid.

This study intends to illuminate various insufficiently considered issues in the earlier research studies. More importantly, it seeks to find answers to question of various aforementioned phenomena prevalent in Nepali context. Unlike more common studies that considered social support from a single domain, this study has purported to consider important social support variables from both the domains-individual as well as organizations to examine its effect in the relationship between WFC and career satisfaction. This study, therefore, is an attempt to bridge the research gap by analysing the ways in which the social support influences the relationship between WFC and career satisfaction. The focus on social support as influencing factor is in the hope that the organizations and individuals would be able to work on it to help mitigate the conflict and enhance the satisfaction level. In light of the research gap, several issues pertaining to Nepali banking professionals are relevant. These issues are formulated in the form of following research questions:

1. What is the relationship between WFC and career satisfaction for Nepali banking professionals?
2. Which one among the components of WFC (work interference with family (WIF) conflict and family interference with work (FIW) conflict) has more impact on career satisfaction?
3. How does social support moderate the relationship between WFC and career satisfaction?
4. Which one of the social component factors is more important as a moderator?

5. How do WFC experience and perception of career satisfaction vary across various demographic variables?

The above mentioned issues are integrated to formulate the main research questions of the present study as given below:

“For Nepali banking professionals, how is WFC related with career satisfaction, and do social support factors affect that relationship? Do WFC and career satisfaction vary across socio-demographic variables?”

It is important to explore and find answers to these research issues for a number of reasons. Firstly, the typical western ideas of WFC and career satisfaction might not apply to the Nepali situation, and there is a need for further study which may elicit an in-depth understanding of the concepts and applications with respect to Nepali banking professionals. Secondly, an extensive search for studies on the relationship between WFC and career satisfaction in the third world produced limited output, and in particular, in Nepal, produced none; therefore, someone has to take the initiative to explore with the hope to find something worthwhile. And, finally, WFC and career satisfaction are of concerns not only to individuals but also to organizations because the employees' personal conflict and/or satisfaction eventually contribute to organizational conflict and/or satisfaction (Martins, et al., 2002).

The paper proceeds as follows: first, literature on the constructs of study is reviewed. Second, this literature is expanded by providing additional reasons, and related hypotheses, that specifically explain relationships under study. Third, the methodology used for collecting and analyzing data from employee of banking industry is described. The paper concludes with a discussion of the results, research and practical implications, and research limitations.

II. A REVIEW OF LITERATURE

Constructs such as WFC and career satisfaction and their associations in organizational life have become a subject of academic interest over last several decades. Same is the case with the role of support system in both individual and organizational lives. Literature review below is intended to establish not only the foundational understanding of the major constructs covered in this study, but also various associated concepts.

Work Family Conflict

The root of the WFC lies in two important theories; first, the Role theory (Turner, 2002) and second, the Role Scarcity theory (Marks, 1977). These theories purport that due to fixed amount of time and human energy, individuals who participate in multiple roles (such as work and family) inevitably experience conflict and stress that detract them from their quality of life and the conflict arising from the incompatibility of the demands of two roles. This phenomenon was described as the inter-role conflict by Kahn, Wolfe, Quinn, and Snoek (1964). The conceptual definition of WFC used in this study is based

on the definition by Greenhaus and Beutell (1985) as a form of inter-role conflict (Kahn et al., 1964) in which the role pressures from the work and family domains are mutually incompatible in some respect.

Although Greenhaus and Beutell (1985) had opined the definition of WFC explicitly portrays a bidirectional conceptualization, it was only in 1992 that Frone, Russell, and Cooper (1992) put forward the idea about bi-directional nature of WFC explaining that it is not adequate to merely discuss WFC as a whole or in global context. Supporters of this concept emphasize that W-F conflict originates from the work environment and F-W conflict is influenced by factors belonging to non-work/family domain. Therefore, in order to fully understand WFC, one has to consider the corresponding directions of the conflict (Frone, et al., 1992). These researchers have also agreed that the direction of WFC is particularly meaningful because the potential antecedents and consequences of work interference with family (WIF) are not necessarily the same as those of family interference with work (FIW). They argue that family roles tend to be less structured and formalized and, thus, more permeable to other role requirements. In line with such arguments, it is more likely that WIF as compared to FIW, can be the stronger predictor of WFC.

A large part of literature in work and family highlights the antecedents and consequences of WFC (Greenhaus and Powell, 2006). The antecedents of WFC studied so far are categorized into two groups. First group includes the personal characteristics as personalities, self-esteem, age, gender, and marital status and the second group includes characteristics related to work and family domains as active participation of women in work, number and presence of small children at home, work schedule flexibility, number of hours worked, and work stressors and environment (Desousa, 2013; Victor & Thavakumar, 2013).

Mixed evidence is found in the literature as to whether men and women experience different levels of WFC. When distribution of time is regarded as equal, women may be more likely than men to experience WFC (Desousa, 2013). Similarly, in terms of expectations, it was found that expectations from work were a stronger predictor of WFC for men, whereas expectations from family were a stronger predictor of WFC for women. Also, being married leads individuals to give their personal lives priority over to their family roles and responsibilities suggesting married people are more likely to be dissatisfied when their work roles spill over into their family roles than are the individuals who are single (Mjoli, Dywili, & Dodd, 2013). Additionally, the number and age of children also influence working parents' WFC to a large degree. The presence of young children in home may be related to greater WFC since young children as compared to older children require more commitment and time from parents (Victor & Thavakumar, 2013).

As with the case of antecedent, consequences of WFC have also generated huge attention among researchers. Consequences of WFC have been recognized as intention to leave, poor job performance, poor physical and psychological health, and low job and life

satisfaction (Zeeshan & Sarwar, 2012). In a study by Ahuja, et al. (2007) WFC has been recognized to be positively related to an employee's turnover intentions. Similarly, Frone, et al. (1992) successfully tested a model establishing that FIW was negatively related to job performance and WIF was negatively associated with family performance. According to Grandey, Cordeiro, and Crouter (2005), studies have repeatedly shown that both directions of conflicts (WIF and FIW) are negatively related to both job and life satisfaction of employees. In case of physical health and psychological wellbeing, both are widely recognized to be negatively related to WIF and FIW (Noor, 2002).

Career Satisfaction

Career satisfaction has been investigated over several years with different authors postulating a variety of definitions. However, one of the shortcomings of career theory is the lack of an adequate conceptualization of career satisfaction (Martins, et al., 2002). Citing the works of various authors, August and Waltman (2004) presumed that key aspects of employee career satisfaction are: the work itself and their perceived control of their career development, their high degree of autonomy, challenge they take from their work, concerns how employees perceived that how well they are valued and recognized by their peers and their institutions, and perceptions of equity and transparency in the tenure process. Review of literature by several authors (e.g., Ballout, 2008; Arthur, Khapova, & Wilderom, 2005; & Martins, et al., 2002) reveals that career satisfaction has been equated with career success. On this basis, definition of career success by Arthur, et al. (2005) would summarize the meaning of career satisfaction: "an outcome of a person's career experiences, which may be explained as the accomplishment of desirable work related outcomes at any point in a person's work experiences overtime." (pp. 179).

At this point, it may be appropriate to mention that career satisfaction is particularly important to the field of banking sector in Nepal as it has recently experienced numerous changes in the workforce environment. First, the banking sector in Nepal is facing ever increasing competition and never ending challenges for sustainability. Second, majority young generation considers banking sector as one of the most popular employment opportunities in the country where they want to build their career. And third, there are evidences of high turnover rates among the banking professionals, mainly because career development and satisfaction in the field seem to be taking precedence over traditional motivators such as remuneration and prestige.

WFC and Career Satisfaction

A quick review of literature reveals that not many prior research studies have examined the relationship between WFC and career satisfaction. It is only recently that WFC researchers have included career satisfaction as a major study variable. However, not many studies have been conducted so far to validate the postulate. Studies assessing WFC specifically have linked it to reduce various aspects of satisfaction like that with the family (e.g. Victor & Thavakumar, 2013), the marriage (e.g., Judge, Ilies, & Scott, 2006), the job (e.g., Grandey, et al., 2005), the career (e.g., Martins, et al., 2002), and the life

(e.g., Zeeshan & Sarwar, 2012). Also, as argued by Keeton, Fenner, Johnson, and Hayward (2007), WFC has been found to negatively impact several variables that are linked to career satisfaction such as career involvement (Adams, King & King, 1996); career outcomes (e.g., Greenhaus, Parasuraman. & Wormley, 1990), and career success (e.g., Ballout, 2008). Thus, in keeping with these two existing theorizations, the present study is expected to find that WFC is inversely related to career satisfaction. Therefore, the first hypothesis as:

Hypothesis 1. Greater the WFC for banking professionals, the lower is their perceived career satisfaction.

Also, as discussed earlier, authors such as Frone, et. al. (1992) have found that family boundaries are more permeable than work boundaries, suggesting that demands from work roles interfere more easily with family roles. Moreover, studies by prominent researchers in WFC (e.g., Greenhaus & Beutell, 1985) have shown that individuals typically report more WIF than FIW. Furthermore, a meta-analysis on WFC by Amstad, Meier, Fasel, Elfering, and Elfering, (2011) supported that WIF has a stronger correlation with work related outcomes than FIW, which is consistent with the theoretical rationale. Thus, these theoretical and empirical imperatives provide the basis for second hypothesis as:

Hypothesis 2. Compared to FIW conflict, WIF conflict is more strongly associated with banking professional's perceived career satisfaction.

Social Support

The term social support has been defined and measured in numerous ways, and it can be provided by many types of people, both in one's formal and informal networks. Glanz, Rimer, and Viswanath (2008) have reviewed studies mentioning that different network members are likely to provide differing amounts and types of support and the effectiveness of support provided may depend on the source of the support. These authors believe that both the availability and the quality of support are considered important social assets for individual adjustment and wellbeing. Different authors (e.g., Luk & Shaffer, 2005) have categorized social support into two major types: work domain support (such as family friendly policies and supervisory support) and family domain support (such as spousal and domestics helper support).

Though the role of social support has consistently been related to positive outcomes for individuals, it has at the same time been an issue of debate in the literature. Social support has been postulated both as a moderator between WFC and satisfaction (e.g., Martins, et al., 2002) and as a main effect that influences WFC and career outcomes (e.g., Aycan & Eskin, 2005; & Jiang & Klein, 2000). Aycan and Eskin (2005) studied social support as an independent variable that impacted WFC and psychological well-being. Similarly, Jiang and Klien (2000) studied supervisory support as an important variable that influenced employee career satisfaction. Both the studies concluded that social support

could be best conceptualized as a key factor that is directly related to WFC and career satisfaction respectively.

Frye and Breugh's (2004) study on WFC suggested that supportive supervisors were associated with lower levels of WFC and job dissatisfaction. Similarly, Aycan and Eskin (2005) documented that lack of social support was related to WFC for both men and women. Nasuridin and Hsia (2008) studied the influence of support of work and home on WFC which revealed that managerial support and spousal support have negative effects on WFC. These studies support the idea that the relationships between social support and WFC have been established. Since the present study considered bi-directional aspect of WFC, the formulation of two hypotheses showing relationship of social support and components of WFC are thus:

Hypothesis 3a. Social support from work is negatively associated with WIF conflict among banking professionals

Hypothesis 3b. Social support from family is negatively associated with FIW conflict among banking professionals

Beginning with the earliest need-fulfillment theories of career satisfaction, workplace social support has been identified as a predictor of career satisfaction (Jiang & Klein, 2000). Frye and Breugh (2004) tested a model of antecedent (social support) and consequences (satisfaction) of WFC and found positive significant correlation between social support and both job and family satisfaction. More findings that workplace social support to be positively predictive of job/career satisfaction and other positive outcomes have already being discussed. Thus, the two hypotheses establishing the relationship between social support and career satisfaction are as:

Hypothesis 4a. Social support from work is positively associated with banking professional's perceived career satisfaction

Hypothesis 4b. Social support from family is positively associated with banking professional's perceived career satisfaction

Available literature suggests that several variables may moderate the relationship between WFC and career satisfaction. One such variable that is not well studied is social support. Although the role of social support has always been the issue of debate in literature, researchers (e.g., Martins, et al., 2002) studied family and work support as an independent variable and as a moderator in the WFC and its outcomes relationships, and they concluded that social support could be best conceptualized as a variable that moderates the relationship between WFC and career satisfaction. Martins, et al. (2002) examined the moderating effects of individual differences and sources of support on relationship between WFC and career satisfaction and concluded that individuals with different sources of support would perceive the impact of the same level of WFC differently. Thus, it can be expected that the extent to which WFC affects career satisfaction may vary depending upon the sources of support. Also, support may affect how well individuals

can cope with WFC and therefore, may alter the nature of relationship between WFC and career satisfaction.

Mauno, Kinnunen, and Ruokolainen (2006), explored the work and family based resources as moderators between WFC and wellbeing and found that job control and family supportive climate were the resources that help employees to reduce the negative effects related to WFC. Similarly, social support from work and family domains as moderating variable have been associated with lower levels both conflicts (WIF and FIW) (Luk & Shaffer, 2005), higher levels of psychological well-being (Aycan & Eskin, 2005), and greater satisfaction (Jiang & Klein, 2000). In light of such literature, it is expected that spousal and family/friend support to have a positive moderating effect on the relationship between WFC and career satisfaction.

Integrating the available literature on the topic, it is assumed that social support from different sources buffers the relationship between WFC and career satisfaction. With regard to the strength of the moderator effect, it is expected that support from work to have a stronger effect on the relationship between WIF conflict and career satisfaction, and support from the family domain to have a stronger effect on the relationship between FIW conflict and career satisfaction. In line with this theorizing, the present study postulates the two additional hypotheses as:

Hypothesis 5a. Social support from work weakens the relationship between WIF conflict and career satisfaction

Hypothesis 5b. Social support from family weakens the relationship between FIW conflict and career satisfaction

The conceptual framework (exhibited in Figure 1) discusses the interrelationships among the variables that are deemed to be integral to the dynamics of the situation being investigated in this study. WFC is inversely related to career satisfaction, whereby increase in intensity of WFC that an individual experiences will decrease the level of perceived career satisfaction. WFC is composed of two sub-constructs namely, work interference with family (WIF) and family interference with work (FIW). Therefore, both these sub-constructs are associated with perceived career satisfaction, though it is expected that WIF conflict as compared to FIW conflict, has a stronger association.

Social support as a construct evolves from two main sources: from work and from family. The one evolving from work known as social support from work comprise the combined support provided by the work supervisor and co-workers. Similarly, the support evolving from family known as social support from family comprise the combined support provided by the spouse and family/friends. Also, there are two possible mechanisms, or pathways, by which social support can influence the relationship between WFC and career satisfaction. First, in the direct-effect pathway, social support from work and family directly influences both the components of WFC (WIF conflict and FIW conflict respectively) as well as career satisfaction. Social support from work is associated with reduced WIF conflict and social support from family causes to reduce FIW conflict,

whereas both the social support from home and social support from family are related to positive career outcomes, or increased satisfaction. Second, in the moderator-effect pathway, social support from work and family alters the nature of the relationship between WFC and career satisfaction, such that social support from work negates the relationship between WIF conflict and career satisfaction, and social support from family negates the relationship between FIW conflict and career satisfaction. The conceptual framework as given above shows the two different pathways.

III. METHODOLOGY

Context

The population of this study included all the employees of Nepali commercial banks operating in Kathmandu Valley. The sample comprised of the employees of two state owned and 12 private commercial banks. The sampling of the commercial banking was done as in the study by Shrestha (2012) in which the author first divided the commercial banks into public and private sector categories. The private sector commercial banks were further divided into three groups based on their years of operation, performance, and general working environment. Among the total commercial banks in Nepal, during the time of this study, six were in the first group, and eight and 15 were in the second and third groups respectively. Similarly, in the public sector category, there were three commercial banks. Selection of the banks was done on the basis of convenience of the researcher to approach the bank personnel. As per the researcher's convenience, the banks were selected choosing two from the public sector and 12 from the private sector. From the private sector category, four banks were selected each from first, second, and third group. The non-probability purposive sampling (Sekaran, 2003) was chosen as a sample design because the employees had to fulfil certain criteria in order to qualify as respondents. These requirements included: firstly, being assistant level or higher in position and secondly, working under at least one supervisor.

The sampling methodology rendered 580 potential respondents. Out of 78 percent responses returned, 381 responses were considered suitable for use. Busy work schedule and little awareness of research importance among banking professionals can be assumed to be the main reason for less response rate. The respondents for this study comprised of 69 percent males and 31 percent females from different age groups as below 25 years to above 50 years. Majority (61 percent) of the respondents were in between 26 to 35 years old group. Similarly, 59 percent of the respondents were married and 40 percent were single. The respondents held various positions in the organization as executive (2 percent), managerial (16 percent), officer (43 percent), and assistant level (39 percent). The respondents were almost equally distributed among four groups of banks under study.

Measures

WFC was assessed using 10- item questionnaire on a seven-point scales (1 = strongly disagree to 7 = strongly agree) developed by Netemeyer, Boles, and McMurrian (1996).

Five-item questionnaire on a five-point scales (1 = strongly disagree to 5 = strongly agree) developed by Greenhaus, et al. (1990) was used to measure perceived career satisfaction. And, a five-point scales (0 = do not have any such person to 4 = very much) measure developed by Caplan, et al. (1975 as cited in Fields, 2002) was used to measure social support. This measure included eight-item sub-scales describing the support available from supervisor, co-worker, and spouse and family/friends. The respondents also indicated demographic information on their personal (age, sex, marital status, number of children and other family members) and professional life (name of the organization and position in the organization). The three measures and the seven socio-demographic variables comprised the total 34-item questionnaire set for the present study.

Confirmatory factor analysis was conducted on the items of each scale to ensure that there were no major deviations from the expected factor structures when the scales were used in the present sample. Using Cronbach's alpha, reliability analyses were performed for all the instruments used in the study. The Pearson's correlation coefficient was considered for statistical analysis of investigating the relationships between the study variables and regression analyses were carried out to confirm the relationships indicated by the correlation coefficients. Since the main association between the WFC and Career Satisfaction was not established as assumed, it was not deemed necessary to perform multiple regression analyses to detect the effects of moderating variables. Finally, analysis of variance was performed to identify effect of different socio-demographic variables on the main study variables.

IV. RESULTS

The purpose of this study was to build the understanding that if WFC is positively related with negative work outcomes as supported by various literature, then WFC should also be negatively related with the positive work outcomes. The present study was conducted in Nepali banking sector with samples drawn from two public banks and 12 private commercial banks. All of these banks were operating within Kathmandu Valley. The eight hypothesized relationships were examined in this study. The study also assessed whether there exist any significant differences among various socio-demographic variables (age, sex, marital status, position, and organizational groups) on their WFC, career satisfaction, and social support relationships.

The descriptive statistics of socio demographic variables that resulted in making significant difference on the study variables are exhibited in Table 1. Similarly, correlations between the main study variables along with their mean values and standard deviations are shown in Table 2. Also, Table 3 and Table 4 present the ANOVA results and regression analyses respectively.

This study also attempted to check the validity of the instruments used by factor analyzing the items of instruments. The results of CFA revealed that there are no deviations in the factor structures of the instruments used. This finding confirms the

applicability of these instruments in Nepali context although all the three instruments used in this study were developed in the Western context.

The examination of overall mean scores of WFC (along with its sub-scales – WIF and FIW) in general suggests that these employees experience slightly below average level of WFC ($M = 3.72$). However, while comparing the level of conflicts these employees experience between WIF and FIW, they seem to experience above average level of WIF ($M = 4.37$) and below average level of FIW ($M = 3.07$). Mean score of career satisfaction suggests that the employees perceive above average level ($M = 3.42$) of satisfaction with their career. Moreover, the mean scores of social support indicate that the support these employees receive both from work and family are above average. But, while comparing the two sources of support, social support the employees receive from family ($M = 3.38$) is at higher level than the social support they receive from work ($M = 2.84$) (see Table 2).

The assessment of the influence of socio-demographic variables (age, sex, marital status, position, and organizational groups) on employees WFC, career satisfaction, and the social support they receive from work and family suggest that except for organizational groups none of the other socio-demographic variables mentioned in the study has any difference on the employees' experience of WFC.

Organizational group was found to have significant difference on the WFC experienced by the employees ($F = 3.46, p < .05$) (see Table 3). Employees working in group three banks ($M = 3.87$) experienced the most WFC than the employees working in other banking groups. Employees working in government banks ($M = 3.81$) also experience almost equal level of WFC as experienced by employees working in group three banks. Least WFC was experienced by employees working in group one banks ($M = 3.43$). However, irrespective of the level of WFC, employees working in all the mentioned organizational groups experienced below average level of WFC (see Table 1).

None of the socio-demographic variables considered for this study had any difference on perceived career satisfaction of the employees in Nepali banking sector. In case of social support, except for age and sex, other socio-demographic variables do not influence the social support the employees receive neither from work nor from home. The examination of age as socio-demographic variable had significant difference of social support the employees receive from family ($F = 5.47, p < .01$) (see Table 3). Employee's age was found to have non-linear relationship with the social support they receive from family. Employees up to 25 years ($M = 3.18$) and of the age 46 years and above ($M = 3.12$) receive less support from family as compared to employees of age groups 26 to 45 years ($M = 3.44$), while employees from 36 to 45 years ($M = 3.48$) receiving the highest level of social support from family (see Table 1). Socio-demographic variables considered for this study did not have significant difference on the social support the employees receive from work.

Similarly, employee's sex had significant difference of social support the employees receive from family ($F = 3.06, p < .01$) and social support from work ($F = 7.56, p < .01$)

(see Table 3). The mean values of male and female employees' social support scores indicate that male employees ($M = 2.91$) receive more social support from work than the female employees ($M = 2.71$) and female employees ($M = 3.46$) receive more social support from family as compared to their male counterparts ($M = 3.32$) (see Table 1).

Regression analyses were conducted to examine the strength of associations between WFC and career satisfaction, social support from work/family and WIF/FIW, and social support from work/family and career satisfaction. Regression analyses results revealed that there is significant positive association between social support from work and career satisfaction ($F = 5.98, p < .000$), and social support from family and career satisfaction ($F = 3.07, p < .001$). However, no significant association was found between WFC and career satisfaction ($F = 1.54, p = .14$), social support from work and WIF ($F = 1.54, p = .41$), and social support from family and FIW ($F = 0.10, p = .18$) (see Table 4).

V. DISCUSSION

This article provides an empirical, quantitative analysis regarding an understanding as to how the Nepali banking employees perceive WFC and career satisfaction. Although, majority results are not in line with the prediction and many are rather in contrast to the expectation, the current research makes several significant contributions to the body of knowledge in the field of organizational behavior and specially the study of WFC, career satisfaction, and social support among banking professionals.

Association between WFC and Career Satisfaction

This section answers the first research question. The study found that there is no significant negative association between WFC and career satisfaction as was proposed. As seen in Table 2, it also found that Nepali banking professionals experience WFC at a below average level (3.72 in a scale of 7) and perceive career satisfaction at an above average level (3.42 on a scale of 5). These findings are interesting because they sharply contrast with results from earlier studies.

First of all, it is important to understand how work has been defined in Nepali context. Nepali society has a complex and unique system of religious and cultural values and beliefs which have profound influences on its social dynamics. One historically predominant belief, continually present in the Nepali social structure, is the belief termed as doctrine or 'law of karma'. The law of karma provides a value oriented explanation for an individual's life condition (i.e. physical, economic, social, and spiritual) where that individual assumes moral responsibility for his/her own deeds (Karnik & Suri, 1995). According to these authors, the philosophical conception of law of karma states that an individual brings with him/her the karmic effects from actions done in past life, and that individual's potentials are mostly predetermined by his/her previous births. Thus, to some extent, individual's suffering in this life is dependent on the past life or lives. Therefore, it must be understood that the deep rooted concept of law of karma in Nepali society asserts that one should perform without expecting any return and to value work as worship.

Thus, in Nepali society, engaging in work may not create conflict or lower the satisfaction level for individuals. Rather, work is considered a duty that creates a sense of responsibility from which one derives satisfaction of various forms.

Authors studying cross cultures have broadly differentiated cultural context as Western and Eastern. Spector, et al.'s (2007) study on WFC in cross national differences found that people view the individual in terms of social networks, work roles are seen as serving the needs of the in-group (e.g., family) and people who put extra effort into work are seen as making self-sacrifice and a contribution to the family, leading to family member appreciation and support that helps alleviate WFC. The study also suggested that people in collectivistic society will view work demands as serving the needs of the family. As a result, family members will be less likely to see work as competing with family, thereby being more likely to support the person's efforts at work and less likely to resent the person for having less time and energy for the family. This in turn would minimize an employee's experience of WFC (Skitmore & Ahmed, 2003). Thus, summarizing the findings regarding collectivist society-considering Nepal as one; Nepali banking professionals' experience of below average WFC might not be a surprising result.

As is with the case of WFC, culture does matter in understanding career satisfaction. By 'satisfaction' is meant a feeling of contentment or fulfillment, the concept has not yet been explored within an Asian context (Lo, Wright, & Wright, 2003). *Oishi, et al., (1999) tested for cross-cultural difference in predictors of life satisfaction in a sample from 39 nations, and found that financial satisfaction was more strongly associated with life satisfaction in poorer nations, whereas home life satisfaction was more strongly related to life satisfaction in wealthy nations. Also, study by Sturges (1999) suggested that people's ideas about career and satisfaction reflect the social context in which they develop as adults. In this part of the world, perhaps having power, privilege, and influence to favor or harm others may be more suitable indicators of career satisfaction as opposed to goals, promotion, or development as conventionally used in the Western context. So, the indicators of career satisfaction used in the present study may not be applicable in Nepali context. Moreover, above average career satisfaction level among Nepali banking professionals can also be attributed to lack of alternative career paths available for professionals in Nepal. Due to unstable political situation and slow growth of business since many years, employees cannot afford not to be satisfied with what they have. If they are dissatisfied in job and career, the general assumption is that they quit the job which could land them being jobless. Therefore, such psychological mechanism at work explains why employees in Nepali banking sector have high level of career satisfaction.*

The present study also found a very weak correlation ($r = .068$) between WFC and career satisfaction although the correlation was not statistically significant at $p < .05$ and was in opposite direction (i.e. positive) than assumed (see Table 2). In this regard, Wang, Lawler, and Walumbwa (2004) argued that collectivists would likely be willing to sacrifice self-interest for the interest of the larger collective. They remain loyal to the

employer, even if that employer's demands and practices produce WFC, and thus, they do not have negative feelings about the job as the cause of their WFC. Thus, for collectivists, the association between WFC and satisfaction should be weaker. Also, people in collectivistic society as compared to individualistic society, respond to adverse conditions with greater affiliation with co-workers and they do not separate their professional life from their personal life inferring whatever happens in the individuals' personal life, it is not going to affect their professional life and vice versa.

Lastly, the concept of work-family facilitation could hold true among Nepali banking professionals to explain a positive correlation between WFC and career satisfaction. Authors (e.g., Ruderman, et al., 2002) supporting the notion of work-family facilitation mention that multiple roles create enriching outcomes through the expansion of personal resources for dealing with demands from the environment. This suggests that resources gained in the performance of one role can be used to satisfy role demands from another. Thus, the employees with multiple roles may have a greater supply of resources and talents available for handling difficult environmental demands. Although they might have less time available for each role, they might have greater reserves for tackling role demands. So, when they appraise their relationships to the environment, they are likely to be able to cope with the demands and therefore, likely to experience positive outcomes. Same may be true for the sample of the present study that the resources and positive affect are transferred from one role to the other which attributed to their below average WFC and above average career satisfaction and also a weak correlation between these study variables.

Strength of association of WIF and FIW with Career Satisfaction

This section answers the second research question. Pearson correlation coefficient results indicate that relationship between WIF and career satisfaction and between FIW and career satisfaction are not statistically significant (see Table 2). However, regression analysis results as exhibited in Table 2 indicate FIW has significant positive association with career satisfaction ($F= 1.96, p < .05$). This phenomenon may be partially explained by Nepali social structure and cultural context that more we involve in family activities, more likely we are to get support from family, and the more support we get from family the more we are likely to derive satisfaction in career.

The findings in context of second research issue are not consistent with the existing body of research. The present study found that though the correlations are not statistically significant, there exist very weak positive correlation between career satisfaction and WIF ($r = 0.018$) as well as between career satisfaction and FIW ($r = 0.099$) (see Table 2). Whereas, the existing body of research suggest the negative relationships between these variables and that WIF to be strongly related to career satisfaction than FIW (Desousa, 2013). As the main result (association between WFC and career satisfaction) was not statistically significant, it is not surprising to find the similar results in the associations between WFC components (WIF and FIW) and career satisfaction. Needless to mention,

similar arguments made under the first research question would explain the reasons for weak, positive and insignificant relationships of career satisfaction with WIF and FIW.

Social Support in a moderating role

This section answers the third research question. In absence of the established relationships between WIF/FIW and career satisfaction, the moderating effects of social support on those relationships were not ascertained. It is generally presumed, in job stress research, that job resources (such as social support) may buffer the negative consequences of job demands on individual's conflict level (Desousa, 2013). In the buffering models, social support interacts with stressors or strains thus reducing their impacts. The assumption is that the interaction between social support and WIF and FIW moderates the enhancement of career satisfaction. In essence, the presence of job resource in the form of social support from work and family may lessen respondents' experiences of WIF conflict and FIW conflict respectively. However, results of the present study failed to substantiate such predictions. Not surprisingly, empirical evidence of the moderating effects of social support is less clear than evidence of main effects. Also, in their study, Seiger and Wiese (2009) emphasized that most research has found either no evidence of the moderating effect of social support or mixed results. Therefore, for further research, it may be a good idea to explore moderating effects of variables other than social support in the relationship between WFC and career.

Social Support in a direct role

This section answers the fourth research question. It was hypothesized that social support from work and family is negatively associated with WIF and FIW conflicts respectively. The results indicate that the relationship between social support from work and WIF ($F = 1.54, p = .41$) and between social support from family and FIW ($F = 0.10, p = .18$) are not statistically significant in the sample of this study. The results infer that having social support from work (i.e. supervisory support and support from co-workers) will not reduce the experience of WIF conflict among banking employees in Nepal. And, having social support from family (i.e. spousal support and support from other family members and friends) does not affect their experience of FIW conflict. Although, not statistically significant and also very weak correlation between FIW and social support from family as expected is negative ($r = -0.064$), correlation between WIF and social support from work in contrast to expectation, is positive ($r = 0.012$) (see Table 2).

Luk and Shaffer (2005) have reported that perceptions regarding a supportive environment were negatively associated with WFC and positively associated with satisfaction. The results of the present study suggest that same does not hold true for Nepali banking professionals. There are some explanations as to why this unexpected finding might arise. Seiger and Wiese (2009) have argued that it is important for the perceived helpfulness of social support whether the support giver is involved in the development of the problem. According to Posig & Kickul (2004), if the supporter shows emotional support without doing anything to combat the cause of the problems, he/she

sends ‘mixed messages’, which could lead to increased worry, thus heightening WFC. However, this mechanism does not entirely explain why the correlation between WIF and social support from work was positive.

Here, it is relevant to discuss a study by Chio (2013) that challenged the perspective viewing social support as favorable at all times. In particular, the model proposed by the scholar showed that receiving social support in a right context, or social support from significant others, will be beneficial to employees’ psychological well-being, whereas social support from non-significant others in a misfit context will be hazardous that might lead to WFC. The latter conviction supporting social support as beneficial in times of high conflict but not in the low conflict condition may explain why social support that Nepali banking professionals receive might not be beneficial to them. After all, the study shows that they experience low level of WFC (see Table 2).

One of the possible explanations for positive correlation between WIF and social support from work could be that there are cultural differences in utilizing social support in our society. In Nepali context, since others may not be able to change the workplace/family situations, employees may tend to tackle their stressful situation on their own rather than to seek support from other people. Also, they may not want to create torment neither to their workplace members nor to their family members by presenting their own problems that other members may not be able to solve. In Chio’s (2013) study, Asian employees were found to report a higher level of depression in conjunction with a higher level of perceived social support. The author reasoned that other members may not get the full picture of the actual workplace or household situation, and therefore their advice may not be useful. Such ineffective support may result in enlarging the unpleasant emotions experience which may ultimately result in more conflict.

This research question was also to investigate whether a relationship exists between career satisfaction and social support from work and family. The results indicate that both the relationships between social support from work and career satisfaction ($F = 5.98, p < .000$) and social support from family and career satisfaction ($F = 3.07, p < .001$) are statistically significant (see Table 4). It can be inferred that when an individual receives social support either from work (supervisor and/or co-worker), or from family (spouse, relatives and friends), it will enhance his/her career satisfaction. The finding of the present study on the relationship between career satisfaction and social support from work and family further substantiates the findings of previous studies.

Socio-demographic variables and differences in WFC and Career Satisfaction

This section answers the last research question. Statistically significant differences were found only among the employees of different organizational groups on their experience of WFC (see Table 3). The scores of WFC indicted that employee of group three banks ($M = 3.87$) experienced the level of WFC most, followed by employees of government banks

(3.81) and employees of group two banks ($M = 3.77$). Comparatively, employees of group one banks ($M = 3.43$) experienced the least WFC (see Table 1).

Further post hoc test results suggest that the employees of group three banks experience higher level of WFC as compared to employees of group one banks. Compared to group one banks, group three banks are newly established commercial banks. They are also the follower banks with intense pressure to sustain and compete with already established banks. Group one banks were established during the period from mid-eighties to early nineties when banking industry was flourishing in Nepal and when there was very less internal and external competition for the banks. Besides, they have well established policies and systems regarding business structures and functioning in addition to fully developed organizational culture.

In terms of size too, group one banks are larger than group three banks. Study by MacDermid, Litchfield, and Pitt-Catsouphes (1999) on organizational size and work family issues reported that larger workplaces offer more training, promotion, and development opportunities for their employees, they pay the employees more salary and provide more benefits in contrast to the smaller workplaces. By the same notion, while the employees in group one banks are enjoying the supportive culture and organizational environment, employees of group three banks are faced with challenges and strong pressure to compete. Therefore, according to MacDermid, et al., (1999), it can be implied that employees of established banks report less difficulty in managing work and family life and in turn experience less WFC. These findings are supportive for banking professionals in Nepal too.

Statistical significant differences were also found among the employees of different age groups and social support they receive from family (see Table 3). The scores indicated employees from 36 to 45 ($M = 3.48$) receive the highest level of support while employees of 46 years ($M = 3.12$) and above and those of upto 25 years ($M = 3.18$) receive the least support (see Table 1). It can be argued that mid aged employees (from 36 to 45 years in context of this study) get comparative more support from family since they are at their prime age to work and make significant contribution to the family welfare. At this age range, majority of Nepali employees are socially settled and have family who tend to provide more support. Whereas, up to 25 years, employees are still at the stage of career establishment and they tend to have less responsibility towards their family. Therefore, family as such does not have many expectations from them, and in turn perhaps may also not bestow more support to them. Similarly, since employees of years 46 and above are already stabilized either socially and/or economically, this age group too is likely to get comparatively less support from family.

Statistically significant differences were found also with employee's sex and support they receive from family as well as from work (see Table 3). One way ANOVA scores suggested that when it comes to social support from work, male employees ($M = 2.91$) receive more support as compared to female employee ($M = 2.71$), whereas, when it comes to support from family, female employees ($M = 3.46$) receive more support as

compared to male employees ($M = 3.32$) (see Table 1). The findings are in line with the study by Acyan and Eskin (2005) in which the authors have examined the contribution of social support in reducing WFC among male and female in a collectivist and high-power distant culture similar to Nepal. Their study suggested that it is likely that men expect protection, care, and guidance from their superiors at work in matters that concern their family life, whereas women expect the same from their husbands and family. Hence, organizational support is a more important source of support for men than it is for women, and vice versa.

VI. CONCLUSION AND RESEARCH IMPLICATIONS

Overall, this study provides useful information for the theorists as well as the practitioners. The results contributed to the theoretical knowledge about WFC and the career satisfaction experienced by Nepali banking professional providing empirical testing of their perceptions. Also, the findings of this study have opened up new avenues for further research in the field of WFC. By incorporating the social support and career satisfaction variables as constructs, this study has examined the relatively less explored area in the study of WFC. The study has further shown that banking professionals working in public and or newer banks experience greater conflict than do the employee working in other bank categories. Therefore, one can infer that organization type is a contributing factor when conflict is experienced, especially for banking professionals.

The study provides a wide range and consolidated overview of the current work and family theories within a conceptual and unifying framework. This study is not only descriptive in nature, but offers a conceptual framework that outlines the possible relationships between WFC and social support and career satisfaction, by investigating mechanisms by virtue of which such relationships could exist. Such a framework includes not only the variables frequently evaluated on the work and family literature, but also less explored and under-researched construct such as career satisfaction.

The present study could not establish a statistically significant inverse relationship between WFC and career satisfaction, suggesting that the model which was established elsewhere, may not holds true in Nepali context. Owing to the finding that Nepali banking professionals experience low level of WFC, there could be other factors rather than less WFC that contribute to their career satisfaction. In line with this conception, exploring the variables contributing to enhanced career satisfaction and identifying the factor that could mediate the relationship between WFC and career satisfaction for banking employees in this part of the world could be interesting areas of new research issues to consider. Also, redefining the model with WFC in the moderating role on the relationship between social support from work/family and career satisfaction might be a new research area.

Understanding the relationship between WFC and career satisfaction as well as the effects of various dimensions on their relationship can not only help to reveal the underlying logic of organization's activities, but also can help organizational members evaluate

strategies to reduce WFC and enhance career satisfaction. Thereby, the knowledge of the domain consequences on the stated relationship can serve as inputs to fundamental decision confronting all types of institutions to encourage or adopt for more work friendly environments.

Although very weak and not significant, but positive correlation between WFC and career satisfaction suggests that may be some amount of WFC is necessary to the banking professionals to derive satisfaction in their careers. So, organizations should be alerted to find the optimal level of WFC necessary to maintain the satisfaction level among their employees. Furthermore, banking sector in Nepal can contribute to other sectors by helping them identify the reasons (organizational environment, culture, or something else?) for their employees experiencing low level WFC and high career satisfaction.

No significant differences in the experience of WFC and career satisfaction among the employees of various groups based on the respondents demographics implies that organizations should not discriminate the candidates while making recruitment, selection, promotion, transfer and development decisions. Thus, organizations should proactively encourage and construct workplace culture, managerial styles, and human resources policies that provide equal opportunities to employees irrespective of their age, sex, marital status and positions.

This study offers organizational behavior practitioners direction on ways to increase career satisfaction in organizations by working on the social support from work and family. For instance, organizations should build a culture that recognizes the significance of support from home and encourage supportive environment from work to its employees. Support that the employees receive from their supervisors, co-workers, spouses, family members, and friends, hold certain implications for the enhancement of their career satisfaction. Thus, organizations seeking ways to increase satisfaction of their employees need to understand how their employees perceive career satisfaction and how it is possible for them to acquire more social support from work and family.

A significant difference between organizational groups and employees experience of WFC provides picture on the importance of organizational environment and culture on individual's WFC level. It is important for individuals to have supportive work environment in terms of more flexibility and autonomy to exercise their authority and responsibilities. Hence, if organizations prefer employees to experience less WFC, managers need to pay closer attention to the influencing factors and identify causes of higher WFC among the employees of certain banking groups and address their issues. These findings provide new insights and can have significant practical implications not only to banking sector but also to organizations of other sectors. By making the employees aware of prevailing work environment and by encouraging them to create and develop positive and/or supportive environment, organizations can help employees be more productive and effective.

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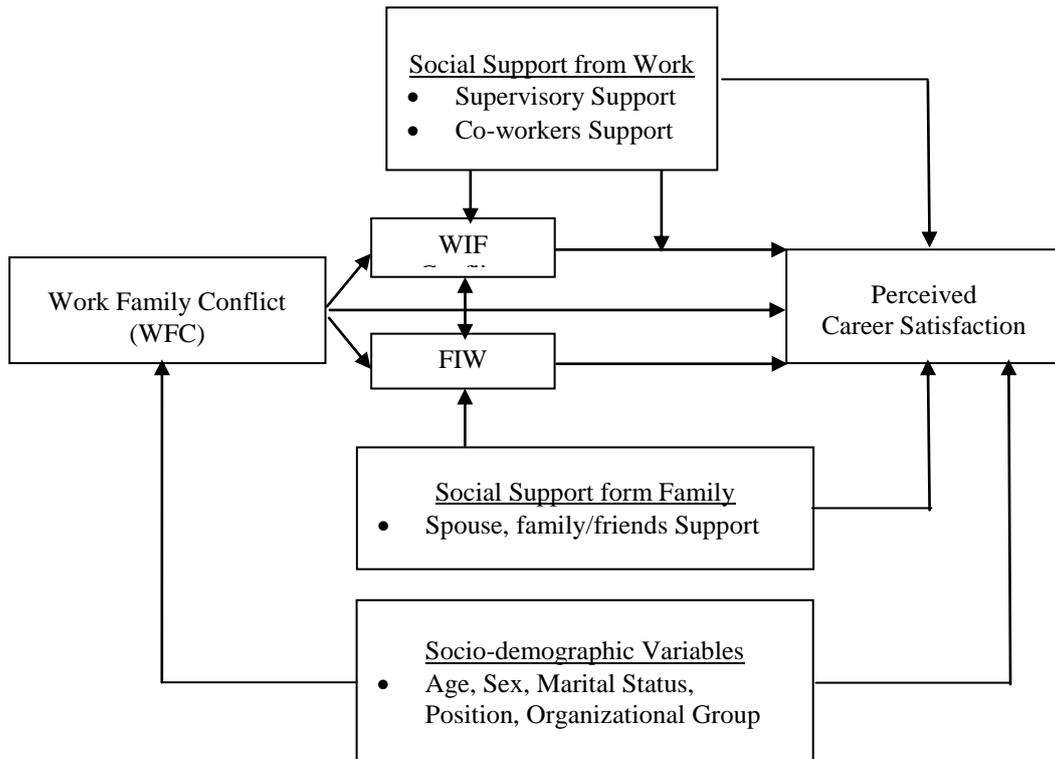


Figure 1. Conceptual framework showing interrelationships among study variables

Table 1: Descriptive Statistics for variables

Variables	Age (M, SD)	Sex (M, SD)	Organizational Group (M, SD)
WFC	Upto 25 years (3.68, 0.96)	Male (3.69, 1.04)	Government banks (3.81, 1.06)
	26 to 35 years (3.75, 1.02)	Female (3.77, 1.05)	Group one banks (3.43, 1.12)
	36 to 45 years (3.86, 1.20)		Group two banks (3.77, 0.99)
	46 years and above (3.49, 0.93)		Group three banks (3.87, 0.98)
CS	Upto 25 years (3.34, 0.83)	Male (3.43, 0.84)	Government banks (3.58, 1.06)
	26 to 35 years (3.42, 0.82)	Female (3.41, 0.76)	Group one banks (3.45, 0.76)
	36 to 45 years (3.51, 0.74)		Group two banks (3.38, 0.91)
	46 years and above (3.57, 0.87)		Group three banks (3.32, 0.75)
SSW	Upto 25 years (2.83, 0.54)	Male (2.91, 0.57)	Government banks (2.74, 0.60)
	26 to 35 years (2.87, 0.57)	Female (2.75, 0.55)	Group one banks (2.82, 0.62)
	36 to 45 years (2.88, 0.57)		Group two banks (2.90, 0.57)
	46 years and above (2.69, 0.59)		Group three banks (2.90, 0.47)
SSF	Upto 25 years (3.18, 0.68)	Male (3.32, 0.61)	Government banks (3.30, 0.64)
	26 to 35 years (3.44, 0.56)	Female (3.46, 0.57)	Group one banks (3.36, 0.57)
	36 to 45 years (3.48, 0.51)		Group two banks (3.38, 0.62)
	46 years and above (3.12, 0.70)		Group three banks (3.45, 0.56)

Note: WFC - Work Family Conflict, CS - Career Satisfaction, SSW - Social Support from Work, SSF - Social Support from Family, M - Mean, SD - Standard Deviation
 Scale of WFC: 1 to 7, Scale of CS: 1 to 5, and Scale of SSW and SSF: 0 to 4

Table 2 : Descriptive Statistics (Means and Standard Deviations) and Correlation Coefficients between Different Study Variables

Variables	M	SD	WFC	WIF	FIW	CS	SSW	SSS	SSC	SSF
WFC	3.72	1.04								
WIF	4.37	1.22	0.858**							
FIW	3.07	1.21	0.856**	0.470**						
CS	3.42	0.81	0.068	0.018	0.099					
SSW	2.84	0.57	0.002	0.012	-0.0	08	0.254**			
SSS	2.91	0.71	-0.016	-0.021	-0.007	0.292**	0.870**			
SSC	2.78	0.63	0.022	0.047	-0.006	0.130*	0.891**	0.448**		
SSF	3.38	0.60	0.009	0.078	-0.064	0.152**	0.297**	0.207**	0.304**	

Note: WFC - Work Family Conflict, WIF - Work interference with Family, FIW - Family interference with Work, CS - Career Satisfaction, SSW - Social Support from Work, SSS - Social Support from Supervisor, SSC - Social Support from Co-worker, SSF - Social Support from Family
 Scale of WFC, WIF & FIW: 1 to 7, Scale of CS: 1 to 5, and Scale of SSW and SSF: 0 to 4
 * p < 0.05, ** p < 0.01

Table 3 : One-Way ANOVA to assess the differences among various groups (Age, Sex, and Organization) of employees on their WFC, Career Satisfaction and Social Support from Work and Family

Variables	Age	Sex	Organization Group
Work Family Conflict	0.980	0.424	3.463*
Career Satisfaction	0.755	0.065	1.794
Social Support from Work	1.149	7.564**	1.593
Social Support from Family	5.474**	3.058*	0.933

Note: The numbers in the table are values of F-statistics.

* $p < 0.05$, ** $p < 0.01$

Table 4. Regression analyses with Career Satisfaction as dependent variable

Predictors	Standardized Coefficients				
Step 1					
Age	-0.010	-0.010	-0.010	-0.010	-0.010
Sex	0.024	0.024	0.024	0.024	0.024
Marital Status	-0.006	-0.006	-0.006	-0.006	-0.006
Position	-0.098	-0.098	-0.098	-0.098	-0.098
Organizational Group	-0.103	-0.103	-0.103	-0.103	-0.103
R ²	0.021	0.021	0.021	0.21	0.21
F	1.542	1.542	1.542	1.542	1.542
Step 2					
Age	-0.014	-0.011	-0.015	0.041	-0.005
Sex	0.021	0.022	0.023	0.064	0.005
Marital Status	-0.012	-0.008	-0.011	-0.037	-0.029
Position	-0.108	-0.101	-0.110	-0.051	-0.074
Organizational Group	-0.111	-0.106	-0.109	-0.129*	-0.123
WFC	0.079				
WIF		0.029			
FIW			0.105*		
SSW				0.275**	
SSF					0.072**
ΔR^2	0.021	0.021	0.011	0.070**	0.028*
F	1.664	1.333	1.959	5.980**	3.069**
Total R ²	0.048	0.043	0.053	0.113	0.070

Note: WFC - Work Family Conflict, WIF - Work Interference with Family Conflict, FIW - Family Interference with Work Conflict, SSW - Social Support from Work, SSF - Social Support from Family

Correlations in the table are standardized beta coefficients

* $p < 0.05$, ** $p < 0.01$