# HOME IS WHERE THE HEART IS: FACTORS DETERMINING FAMILY DEMAND AND ITS IMPLICATIONS FOR HRM PRACTICES

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#### ABSTRACT

A plethora of studies on family demands that have been investigated in the Western countries are reflective of such cultural contexts limiting its applicability to another cultural context. The factors determining family demand where conflict originates are country-culture specific and consequently, anchored in the conservation of resource theory, the present study aims to discover the factors making a significant variance in family demand. Strongly based on the ontological and epistemological assumptions, the study adopted a survey strategy with a deductive approach in a cross-sectional time horizon. Data were garnered from 487 banking employees with a self–reported questionnaire. The present study reveals that hours spent on household chores, hours spent on childcare, hours spent on dependents, and gender have significantly impacted family demand. Remarkably, the study affirms the prevalence dogma of traditional gender role ideology and women's position in a collectivist cultural context. Surprisingly, the number of children, number of dependents, marital status and age were not found as predictors of family demand. The findings of the study have proffered many useful practical implications for HRM practices.

Keywords: Conservation of resource theory; Family demand; Formal organisational support; Informal organisational support

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## 1. INTRODUCTION

Studies on work and family mutual interference are of growing importance in the fields of organisational studies and human resource management owing to its insidious effect on both family and work (Annor & Burchell, 2018; Chau, 2019; Lambert, Qureshi, Keena, Frank, & Hogan, 2019; Lee, Grace, Sirgy, Singhapakdi, & Lucianetti, 2018; Pan & Yeh, 2019; Zhao, Zhang, & Foley, 2019). Generally, work allows families to support themselves and offers many psychological rewards for individual family members (Kossek & Ozeki, 1998). Thus, work and family are interdependent and where the performance of work roles impacts on family roles or family roles on work roles, work-family conflict is generated. Work-family conflict has been defined as 'a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respects' (Greenhaus & Beutell, 1985, p.77). Thus, work-family conflict

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(WFC) focuses on the difficulties employees have in balancing their work and family responsibilities (Adams, King, & King, 1996). In the early 1980s, work-family conflict has been treated as a unidirectional concept (e.g. Kopelman, Greenhaus, & Connolly, 1983; Cooke & Rousseau, 1984). However, later work-family conflict has been considered as a "bidirectional concept": work to family conflict and family to work conflict (e.g. Carlson, Kacmar, & Williams, 2000; Kelloway, Gottlieb, & Barham, 1999; Netemeyer, Boles, & McMurrian, 1996). Consequently, family and work domains have become predominantly vital and thus work-family conflict is defined as the incompatibility of both domains such that participation in one role makes it difficult to meet demands in the other (Greenhaus & Beutell, 1985). Variables determining family and work domains are subject to country-culture specific nature and therefore, findings of the studies that have been undertaken in the west, are not applicable in another cultural context.

Surprisingly, comparing individualist nations such as Anglo, Nordic Europe, Germanic Europe, Latin Europe, Latin America with collectivist nations such as Eastern Europe, Confucian Asia, Southern Asia, Middle East and Subsaharan Africa, a few studies have been investigated in the context of collectivist culture, for example, only 4.2% of research studies are representing Southern Asia in the realm of family and work (Shockley et al., 2017). The family and work contexts vary across nations in many ways. The collectivists view that family is the people's identities and have greater family demand since family care is left to the families where organisational supports are not well developed (Hassan, Dollard, & Winefield, 2010; Mortazavi, Pedhiwala, Shafiro, & Hammer, 2009; Oishi, Chan, Wang, & Kim, 2015). The dogma of traditional gender role ideology paints a vivid picture of Asian countries (e.g. Dasgupta, 1998; Hofstede, Hofstede, & Minkov, 2010; Kulik, 2004; Nameda, 2013). Similarly, in a collectivist culture, on the one hand, extended family members share family responsibilities, on the other hand, extended family members demand extra family burden in the form of eldercare and other obligations (see Poster & Prasad, 2005) and therefore, the family demand might vary. In contrast, individualism and value of gender egalitarianism where men and women share equal responsibilities at work and family are the unique characteristics of the Western countries (Hofstede et al., 2010). These cultural differences might have an impact on family demand and therefore, seminal studies warn the applicability of the findings from one culture to another (e.g. Choi, 2008, Hassan et al., 2010). Surprisingly, factors determining family demand in collectivist culture have not been heretofore examined. Therefore, the current study responds to the acknowledgement of the needs.

The present study is strongly based on the conservation of resource theory (COR) that postulates that individuals strive to acquire, maintain and protect resources and when the threat of resource loss creates stress (Hobfoll, 1989). Therefore, in a family, individual consumes resources in executing family responsibilities such as time spent on household chores, number of children, hours spent on children, main child's carer, number of dependents needing care, hours spent on dependents, primary dependent's carer, working spouse, spouse working hours, main earner, number of family members, and nature of family. Consequently, the study fills lacuna left by earlier studies by discovering the factors making a significant variance in family demand.

# 2. THEORETICAL UNDERPINNINGS

Seminal studies in the sphere of work-family conflict have found that family domain originates family to work conflict implying that family demand that employees have interfere with their

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performance at work (e.g. Carlson et al., 2000; Frone, Russell, & Cooper, 1992; Gutek, Searle, & Klepa, 1991; Kelloway et al., 1999; Netemeyer et al., 1996; Williams & Alliger, 1994). Family demand refers to the physical and psychological works that are expected by the members of the family at home like housekeeping and childcare (see Yang, Chen, Choi, & Zou, 2000). Studies found a high level of family demand in some countries and lower in other countries. For example, family demand is greater among American employees than Chinese employees (Yang et al., 2000). However, what was little focused is the factors that cause family demand. Emslie and Hunt (2009) conducted semi-structured interviews specifically with middle-aged men and women (aged 50 to 52 years) and found that women perform varieties of tasks at home (despite having no young children at home) and thus experience more family demand than men. Some studies found that there is relationship between age and work-family conflict (e.g. Voydanoff, 2005). However, other studies did not make any strong relationship (e.g. Frone, Russell, & Cooper, 1997). Interestingly, Grzywacz and Marks' (2000) study claims that young women have a greater burden of the family than older women. Albeit the conflicting conclusions of previous studies in identifying the relationship between age and family demand, family demand would be expected to increase as individuals get aged. In a similar vein, a few studies found marital status would determine family demand (e.g. Boyar, Maertz, Mosley, & Carr, 2008; Schieman, Whitestone, & Van Gundy, 2006). It would be expected that married individuals will have more family demand in the form of family obligations as a spouse than individuals who are not married (Boyar et al., 2008). Nonetheless, the effect of age and marital status on family demand has not been established in nations with collectivist culture.

Previous studies lent credence to the view that the presence of children and dependent care increases family demand (e.g. Boyar et al., 2008; Carlson, 1999; Foley, Hang-Yue, & Lui, 2005; Goff, Mount, & Jamison, 1990; Grzywacz & Marks, 2000; Hammer, Allen, & Grigsby, 1997; Hoobler, Wayne, & Lemmon, 2009; Lu, Gilmour, Kao, & Huang, 2006). In a family, parents spend time and energy to look after their children and thus, the number of children that a family has, was found as a significant contributor of the family demand, nonetheless, some studies did not find any significant relationship (see Boyar et al., 2008). The nature and the strength of the relationship can be attributed to country-culture specific nature, and there is bereft of the studies in the case of a collectivist culture where the extended family structure. Agarwala, Arizkuren-Eleta, Del Castillo, Muniz-Ferrer and Gartzia (2014) claim that childcare and elder caring responsibilities were greater in India (collectivist cultural nation) than Spain and Peru.

Studies on the factors contributing to family demand are scant and taken previous studies together, it is expected that factors such as hours spent on household chores, number of children, hours spent on children, main child's carer, number of dependents needing care, hours spent on dependents, primary dependent's carer, working spouse, spouse working hours, main earner, number of family members, nature of family, and gender could determine family demand. On balance, family demand is varying and subject to country-culture specific nature. A systematic study on factors determining family demand has not been heretofore explored in countries with collectivist culture. Consequently, the present study *raises a question that what factors are accounted for the variance in family demand*.

# 3. METHODS

# 3.1. Sampling and Respondents

Data were garnered from randomly selected 487 employees working in the banking sector. For robustness, based on the Fitch rating report, 9 banks were purposively chosen to cover the range of variation in the banking sector. Of the 487 respondents, men accounted for 58% (*n*=285) and the remaining 42 % (*n*=202) were females. Chi-square test has been performed to see the sample is the representation of the population. The expected values (E) calculated were compared with the observed values (O). The sum of the calculated Chi-square value ( $\sum(O-E)^2/E=1.24$ ) is less than the Chi-square table value ( $\chi 2(1)=1.24$ ;  $\chi 2$ <Critical value of 3.84, *p*=.05) indicating that there is no significant difference between the observed and expected number of males and females that imply that the sample is the representation of the population. As for ages and marital status of respondents, a large number of respondents were between 26 to 35 years (41.1%) and 84% were married (*n*=408). Regarding the educational qualification, men have slightly high educational qualifications than that of female counterparts.

# 3.2. Instruments

Family demand was measured using two questions adopted from Boyar, Carr, Mosley, & Carson (2007) and one question has been developed. The items include: (1) I have to work hard on family-related activities; (2) *I never seem to have enough time to get everything done at home*; and (3) I feel like I have a lot of family demand. The respondents were asked to indicate their agreeableness on each statements using a five-point Liker scale ranging from strongly disagree (1) to strongly agree (5). The Cronbach's alpha is .87 indicating strong reliability of the scale.

Hours spent on household chores, hours spent on children, hours spent on dependents and spouse working hours were measured in number of hours as continuous variables. Similarly, number of children, number of dependents needing care, and number of family members were measured in terms of numbers. Coding system was applied to measure other variables: Main child's carer (1=Others; 2=Respondent); Primary dependent's carer (1=Others; 2=Respondent); Working spouse (1=No; 2=Yes); Main earner (1=No; 2=Yes); Nature of family ((1=Single; 2=Couple); Formal work-life policies (1=No; 2=Yes); Informal work-life policies (1=No; 2=Yes); and Gender (1=Male; 2=Female).

#### 4. RESULTS

Taken the advice of Adams, Khan, Raeside and White (2007) and Blumberg, Cooper and Schindler (2008), prior to conducting an extensive large scale study, a small scale pilot study with twenty respondents has been undertaken to ensure that the questionnaire is clear to the respondents. Based on the pilot study, a few questions were modified since the respondents struggled to understand the question in the way it intended to measure. Having collected the data, fundamental assumptions were examined to ensure the suitability of the statistical tests employed. The value of Durbin–Watson statistic 1.768 is better (table 2) indicating errors in regression are independent. Furthermore, the plot of \*ZRESID against \*ZPRED, histogram and normal probability plot of the residuals were examined and the results have met the assumptions of linearity, homoscedasticity

and normality (See figure 1). The variance inflation factor (VIF) and tolerance were examined to see if multicollinearity is an issue. As can be seen in Table 4, VIF values are all well below 5 (maximum VIF value is 1.460) and similarly all tolerance statistics are well above 0.2 (minimum value of tolerance .685) indicating no multicollinearity between predictors suggesting that the model is capable of assessing the individual importance of each predictor.

Figure 1: Family Demand- Checking Assumptions of Linearity, Homoscedasticity and Normality



iables of Family Demand	W
orrelations between Predictive Var	
Table 1: C	

								Cor	relation	Matrix							
		1	2	3	4	5	9	7	8	6	10	11	12	13	14	15	16
-	Hours spent on household chores																
7	No of children	-0.221**															
б	Hours spent on children	$-0.240^{**}$	$0.641^{**}$	ļ													
4	Main child's carer (1=Others; 2=Respondent)	0.077	$0.140^{**}$	0.069													
5	No of dependents needing care	-0.488**	$0.353^{**}$	$0.201^{**}$	$0.120^{*}$												
9	Hours spent on dependents	-0.511**	$0.261^{**}$	0.112**	0.075	0.838**											
٢	Age	-0.054	$0.201^{*}$	0.054	$0.628^{**}$	0.094	-0.003										
×	Working spouse (1=No; 2=Yes)	0.139**	0.113**	0.137**	0.235**	-0.131**	-0.157**	0.395**									
6	Spouse working hours	$0.146^{**}$	$0.120^{**}$	$0.136^{**}$	$0.271^{**}$	-0.122**	-0.147**	0.432**	0.976**								
10	Main eamer (1=No; 2=Yes)	-0.102*	0.219**	0.268**	-0.466**	$0.083^{*}$	$0.130^{**}$	-0.446**	-0.219**	-0.262**							
11	Number of family members	-0.082*	$0.440^{**}$	0.322**	-0.022	**660.0	$0.072^{*}$	0.306**	0.346**	0.342**	-0.047						
12	Nature of family ((1=Single; 2=Couple)	-0.132**	$0.468^{**}$	0.595**	a.	0.146**	0.117**	0.058	0.361**	0.352**	$0.404^{**}$	0.141**					
13	Formal work life policies (1=No; 2=Yes)	0.032	-0.089*	-0.051	0.059	-0.074*	-0.023	-0.091	0.073	0.061	$0.134^{**}$	-0.134**	0.001				
14	Informal work life policies (1=No; 2=Yes)	-0.069	-0.083**	-0.073*	-0.029	-0.013	-0.008	-0.120	-0.122**	-0.119**	0.018	-0.025	-0.087**	-0.025			
15	Gender (1=Male; 2=Female)	0.157**	0.139**	0.178**	$0.409^{**}$	-0.137**	-0.113**	$0.614^{**}$	0.345**	0.403**	-0.381**	-0.105**	0.074	0.082	0.214		
16	Family demand	$0.290^{**}$	$0.113^{**}$	0.112*	$0.079^{*}$	0.012	0.00	0.045	$0.116^{**}$	0.137**	-0.150**	0.056	0.040	-0.116*	-0.314**	$0.336^{**}$	:
No1	te: **. Correlation is signif	ficant at the	: 0.01 level	(1-tailed).	*. Correla	tion is signi	ficant at th	e 0.05 leve	l (1-tailed).	a. Cannot l	oe compute	d because	at least one	of the vari	ables is co	nstant.	

The results of the correlation analysis between such potential predictors and family demand are presented in Table 1. The results revealed that hours spent on household chores (r=.29, p<0.01) and being female (r=.34, p<0.01) were strongly positively associated with family demand whereas informal work-life policies (r=-.31, p<0.01) was strongly negatively associated with family demand. Further, number of children (r=.11, p<0.01), hours spent on children (r=.11, p<0.05), main child's carer (respondent) (r=.08, p<0.05), working spouse (r=.12, p<0.01), spouse working hours (r=.14, p<0.01) were significantly positively associated with family demand however the associations were weak. The association of formal work-life policies with family demand was significantly negatively weak (r=-.12, p<0.05) suggesting little effect. Nonetheless, the number of family (living couple) and number of family member were not found to be significantly associated with family demand.

In the next stage, the potential predictors of family demand viz., hours spent on household chores, hours spent on childcare, hours spent on dependent, number of dependents, number of children, formal work-life policies, informal work-life policies, age, marital status, spouse working and gender were examined using stepwise multiple regression analysis. The stepwise multiple regression analysis is the most popular sequential approach to variable selection and to examine the contribution of each independent variable and thus facilitates addition or deletion of variables at each stage (Hair, Black, Babin, & Anderson, 2010). Surprisingly, the number of children, number of dependents, age, spouse working and marital status were not significantly related to family demand and thus those variables were excluded in the final model. Table 2 depicts the variance explained by each of the 6 remaining predictor variables.

			Model St	Immarys	
Model	R	R Square	Adjusted <i>R</i> Square	Std. Error of the Estimate	Durbin-Watson
1	.314ª	.098	.097	.669	
2	.332 <sup>b</sup>	.110	.106	.666	
3	.429°	.184	.179	.638	
4	.496 <sup>d</sup>	.246	.240	.614	
5	.529e	.279	.272	.601	
6	.539 <sup>f</sup>	.290	.281	.597	1.768

<b>Table 2:</b> Model Summary:	Predictors	of Family	Demand
Ν	Iodel Sumr	nary <sup>g</sup>	

a. Predictors: (Constant), Informal Policies

b. Predictors: (Constant), Informal Policies, Formal Policies

c. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores

d. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores, Gender

e. Predictors: (Constant), Informal Policies, Formal Policies , hours spent on household chores, Gender, hours spent on dependent

f. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores, Gender, hours spent on dependent, hours spent on children

g. Dependent Variable: Family demand

Inclusion of all six variables explains 29% of variance (Model 6:  $R^2$ =.290) in family demand although the remaining 71% of variance in family demand is not explained by this model.

However, the value of  $R^2$  (.290) produced the effect size of Cohen's  $f^2$ .408 is indicative of largesized effect. The value of Stein's equation is 27.06% which is closer to the observed value of  $R^2$ (.290) indicating that the cross-validity of the model is reasonably good.

1						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.736	1	23.736	52.974	.000 <sup>b</sup>
	Residual	217.314	485	.448		
	Total	241.050	486			
2	Regression	26.538	2	13.269	29.939	.000°
	Residual	214.512	484	.443		
	Total	241.050	486			
3	Regression	44.406	3	14.802	36.357	$.000^{d}$
	Residual	196.644	483	.407		
	Total	241.050	486			
4	Regression	59.415	4	14.854	39.417	.000e
	Residual	181.635	482	.377		
	Total	241.050	486			
5	Regression	67.371	5	13.474	37.317	$.000^{\mathrm{f}}$
	Residual	173.679	481	.361		
	Total	241.050	486			
6	Regression	69.956	6	11.659	32.710	.000 <sup>g</sup>
	Residual	171.094	480	.356		
	Total	241.050	486			

Table 3: ANOVAg- Predictors of Family Demand

a. Predictors: (Constant), Informal Policies

b. Predictors: (Constant), Informal Policies, Formal Policies

c. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores

d. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores, Gender

e. Predictors: (Constant), Informal Policies, Formal Policies , hours spent on household chores, Gender, hours spent on dependent

f. Predictors: (Constant), Informal Policies, Formal Policies, hours spent on household chores, Gender, hours spent on dependent, hours spent on children

g. Dependent Variable: Family demand

As shown in Table 3, the value of *F* statistics are highly significant for all six models: F(485)=52.974, p<.001), F(484)=29.939, p<.001), F(483)=36.357, p<.001), F(482)=39.417, p<.001), F(481)=37.317, p<.001) and F(480)=32.710, p<.001) respectively, indicating that the initial model is significantly improved and thus model 6 was chosen as the best model. Coefficients of the predictors determining family demand are presented in table 4.

			Demand					
			Coefficient	s <sup>a</sup>				
		Unstar	ndardized	Standardized			Collinea	rity
Mo	odel	Coef	ficients	Coefficients	t	Sig.	Statisti	cs
		В	Std. Error	Beta		-	Tolerance	VIF
6	(Constant)	3.372	.206		16.333	.000		
	Formal policies	251	.074	131	-3.397	.001	.987	1.013
	Informal policies	348	.058	244	-5.960	.000	.882	1.134
	Hours spent on household chores	.306	.038	.374	8.051	.000	.685	1.460
	hours spent on children	.055	.020	.110	2.693	.007	.889	1.125
	hours spent on dependent	.162	.034	.211	4.708	.000	.736	1.358
	Gender	.318	.056	.226	5.725	.000	.948	1.055

 Table 4: Unstandardized Coefficients and Standardized Coefficients of the Predictors of Family

 Demand

a. Dependent Variable: Family demand

As can be seen in table 4, *t* values are significant for all predictor variables (p<.05) indicating coefficients for all variables are not zero and thus predictors were making a significant contribution to the model. Hours spent on household chores (t(480)=8.05, p<.001), hours spent on childcare (t(480)=2.69, p<.01), hours spent on dependent (t(480)=4.71, p<.001), formal policies (t(480)=3.40, p<.01), informal practice (t(480)=-5.96, p<.001) and gender (t(480)=5.72, p<.001) were all significantly influencing family demand.

In addition, Independent sample *t*-test was executed to see family demand differences in dualcareer families. The effect- size is measured using Cohen's *d* describing the value of 0.20 is indicative of small-effect whilst 0.50 as an indicative of medium-effect and 0.80 is of larger-effect (Cohen, 1992). The results of the independent sample t-test are presented in Table 5. As can be seen in the bottom of the same Table, Levene's test is not significant, and thus, the study met the assumption of equal variance (F=7.060; p=.08). As shown in the same Table, in dual-career families, on average females (M=4.58, SD=.57) reported a greater family demand than males (M=4.06, SD=.67) and the difference is significant t(260)=-6.871, p<.05 emphasising a large-sized effect d=.847.

Table 5: Family Demand among Dual-career Families

Variables		N	df	Mean	SD	SE	t	Sig.	Cohen's d
Family demand	Male	112		4.06	.67	.06			
	Female	150	260	4.58	.57	.05	-6.871	.00	.847

Levene's Test for Equality of Variances (F=7.060; p=.08)

Further, one way ANOVA was applied to find out whether the variables' means are different in terms of marital status. As the total number of respondents on each group of marital status is very different, Hochberg's GT2 test was employed. The results revealed that family demand across marital status was different indicating that reported mean value was greater for widow (M=4.48, SE=.13), followed by married (M=4.28, SE=.04), single (M=4.20, SE=.09) and widower (M=4.10, SE=.27). Since Levene's test was not significant P>.05, the assumption of equal variance assumed was supported and hence, Hochberg's GT2 was used to find out whether the means difference are

significant or not. There was not enough evidence to support the effect of marital status on family demand: F(3,483)=.997, p=.394,  $\omega=.00$  and Hochberg's GT2 was not significant at all level of marital status.

#### 5. DISCUSSION

The primary aim of the study was to investigate the significant contributors of the family demand. The results of the correlation analysis disclosed that hours spent on household chores, number of children, hours spent on children, main child's carer (respondents), working spouse, spouse working hours and gender were significantly positively associated with family demand. It implies that respondents spent time on household chores, cares on children and dependents increase the family demand. Similarly, the number of children, working spouse and spouse working hours also increase the family demand. As expected, females have reported a greater amount of family demand than males spelling out the prevalence of traditional gender role ideology. Further, the results averred that family demand is significantly greater among married working females in dualcareer families implying double burden of females in the society. The present study further found that hours spent on household chores, hours spent on childcare, hours spent on dependents, and gender have significantly impacted on family demand. Of those predicting variables, hours spent on household chores had the largest impact on family demand, followed by gender, hours spent on dependents, and hours spent on children. It implies that hours spent on household chores, childcare and dependents influence family demand whereas the availability of the work-life formal and informal policies supports in managing their family demand. The study further revealed that females experience a greater amount of family demand than males and thus its relationship disclosed a negative effect. Taken all these predictors together, the model contributed 29% of variance in family demand. Crucially, number of children, number of dependents, marital status and age were not found as predictors of family demand, however many seminal studies conducted in the West confirmed such variables relationship with family demand (e.g. Boyar et al., 2008; Grazywacz & Marks, 2000). Notwithstanding, this study found that hours spent with children and dependents significantly influenced family demand. This might be attributed to the fact that in an extended family structure, family member(s) living in a household, share responsibilities in looking after children/dependents, and ipso facto counting the number of children/dependents needing care would be irrelevant in this specific culture rather than hours of engagement. For the same reason being married was also not directly related to family demand.

# 6. THEORETICAL CONTRIBUTIONS AND IMPLICATIONS FOR HRM PRACTICE

The presented study has extended the previous study conducted in the sphere of family demand and work-family conflict (e.g. Fu & Shaffer, 2001, Boyar et al., 2008) by establishing determinants of family demand in the collectivist culture, Sri Lanka. As discussed earlier, findings from Western studies limit its generalisability to diverse cultural contexts. For instance, extended family structure, traditional gender role ideology, male dominance (men's "headship" and women's "submission") are unique qualities of the collectivist culture (Hofstede et al., 2010; Fernando & Cohen, 2011). Therefore, the factors determining family demand and strengths of their relationships vary, that has implications in explaining the link between family-related factors and family demand and consequent strategies in alleviating family demand. To the best of researcher's

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knowledge, this is the first systematic study that has identified the contributors of the family demand and thus, the present study filled a void left by the earlier studies. The present study made another contribution by affirming women position in a collectivist culture. Families are increasingly diverging from the traditional male- breadwinner and female- homemaker model as women are increasingly drawn into the labour market and raise their aspirations for educational attainment, careers and financial independence (e.g. Kulik, 2004; Lafreniere & Longman, 2008). Nonetheless, in a collectivist culture, while females are in labour force, their family responsibilities have not been reduced in which females still perceive family responsibilities as a central role and work as essential for economic benefits especially in developing collectivist nation. Therefore, the traditional gender role ideology suggesting male- breadwinner and female- homemaker is still dominant.

The findings have many useful implications for human resource management (HRM) practices and possibilities of transferring Western human resource solutions. Many studies support that family demand interferes with the performance of work (e.g. Boyar et al., 2008; Fu & Shaffer, 2001) and therefore, HR managers and practitioners should think of designing workable strategic solutions for alleviating the burden of family demand. Most importantly, the study disclosed the formal work-life policies ameliorate WFC; however the formal work-life policies commonly found in the West are not present in banking organisations in Sri Lanka such as temporal and operational flexible work options, compressed, financial work-family benefits, rearranging work schedules, taking work home, bringing children to work, childcare, eldercare, telecommuting and flexible career paths (e.g. Allen, 2001; Bailey & Kurland, 2002; Baltes, Briggs, Huff, Wright, & Neuman, 1999; Behson, 2002; Goodstein, 1995; Honeycutt & Rosen, 1997; Kossek & Nichol, 1992). Some are not appropriate owing to the cultural differences, for example, the demands of childcare are not so important in an extended family structure as in a nuclear family structure (e.g. Allen, 2001; Baltes et al., 1999; Goff et al., 1990; Goodstein, 1995; Honeycutt & Rosen, 1997; Kossek & Nichol, 1992). Thus, organisations should consider appropriate formal policies to reduce WFC in line with cultural differences rather than practising the work-life policies found in the West. For instance, in less developed economies, financial work-family benefit (e.g. Milliken, Martins, & Morgan, 1998), part-time working (e.g. Edwards & Robinson, 2001) or medical care support for extended family members could be crucial although research is needed to clarify what is required. Therefore, findings aver the needs for more robust work-life policies in balancing family demand. Beyond these formal policies, informal practices reduce the family demand such as allowing lateness to work or early going home to deal with family problems. However, informal practices are available at superiors' discretion in organisations. Therefore, managers should make sure that informal family demand reduction means are available for the employees without any discrimination. Moreover, management can work out in an ad hoc manner in response to employees demand. Therefore, a better understanding of employee's credibility and family background would facilitate better use of informal policy privilege. On balance, it is advisable that the organisations should design and revitalise tailor-made policies by understanding employee's needs. Importantly, policies for promoting male's participation in family domain are crucial among dual-career families thereby broadening equal opportunities that can balance the responsibilities at home and workplace.

Although the present study has much strength in theoretical and methodological rigour, the important limitations should be acknowledged. The prime limitation of the study was the cross-sectional design in which making a causal relationship is debatable. Therefore, time-lagged

approach / longitudinal design could be useful. In addition, a single-source and self-report survey data might be a portent of common method variance and therefore, multi-source approach is recommended. The present study looked at one sector in depth and ipso facto, the present study should be replicated across other occupations and countries. Further, an in-depth qualitative study is requested for understanding the needs of the support that the employees expect from their organisations prior to designing any policies.

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