

# DUAL CAREER COUPLING: AN EMERGING PARADIGM IN BANKING SECTOR

Dr. Arti Gaur<sup>1</sup>, Dr. Neelam Kaushal<sup>2</sup>

<sup>1</sup> Assistant Professor, Deptt. of Business Administration, C.D.L.U., Sirsa

<sup>2</sup> Assistant Professor, Deptt. of Business Administration, NIT, Kurukshetra

Email - gaur\_aarti1977@yahoo.com, neelam1613@yahoo.co.in

**Abstract:** *The Dual-career lifestyle has created a unique set of challenges, many of which relate to socialization and role expectations, work role conflicts and family role conflicts. Many couples have difficulty resolving role expectations because the likelihood is great that the individuals involved have been socialized for roles very different from those they are apt to experience as part of this lifestyle. It appears that most couples try to share the load. The standards are voluntarily lowered; some tasks may be eliminated or redistributed to domestic help, children or spouses. Even so, the fact stay behind that in the mainstream of Dual-Career families, the accountability for the domestic sphere lies with the wife. Even highly educated professional women retain that responsibility. This study examined the perceived stress, strain and role conflict faced by Dual-Career couples in organization. As in today scenario, dual coupling is a major issue; around 50% of couples are working. So in order to know what complications they are facing as to handle between their personal and professional life the study of dual coupling is important. The main research instrument was the questionnaire. The main limitation of the study is that it could not cover all banks, due to time and financial constraints. In this respect, the interpretation of the results of the study should not be over-generalised.*

**Keywords:** *Dual career, professionals, domestic sphere, z-score.*

## 1. INTRODUCTION:

Dual coupling has created many issues in banking sector as both husband and wife are working which brings certain issues and challenges. As in banking sector work is not seasonal. Banks are opened in whole year and employees in banks do not avail many holidays as compare to other institutions. In banking sector women still get leave like maternity leave but males' do not get enough leave so that he can spend time with his family which create frustration and can create a gap between him and his spouse or children. This create problem for the people or employees working in banks as they do not get much time and create frustration and tension. As dual coupling has advantage that both partners are working and income is coming from both hands but apart from financial aspect, physical and psychological satisfaction also matters. If they will not be satisfied with their home life they cannot perform well in job as it would be hard for them to manage between home life and work life. In banking sector one of the issues is that with the emergence of certain public and private banks there is more competition. As we see private banks like HDFC, they have to compete with other private banks for which there is need for hard work and proper involvement of on part of employees. Employees in banks have to work hard and carefully as little change in amount or transaction cause heavy loss on part of bank. So employees need to work hard and devote his proper time. There is more workload in banking sector. Another issue of dual coupling in banking sector is regarding competition between partners when they are working in different banks or in same banks regarding their position or work which can create role conflict and also create personal problem between them. It brings competition between them which would result adversely to their relation and work. As in today scenario, in banking sector there is fast growth and development. Everyone is going and is interested in banking sector which has created more competition. Another important issue of dual coupling in banking sector is that mostly all the banks are nationalized. As there are different branches of banks in different location. Locations are wide in banking sector. Example: SBI has branches all over India. Transfer can also create problems for couples. As if one of the partner will be transfer from the place where he is living, then this will create problem as both the couples has to live in different place because both are working. And transfer of one partner cause tension among them as they have to live at separate place which is one of the major issue and problem for the couples. So, it is very necessary to take into account all these issues of dual career couples in banks. Banks need to do such arrangement that it could not create major problem for the couples as Psychological aspect and personal life of person is also important and play major role to live happily.

## 2. LITERATURE REVIEW:

**Lazarus & Folkman (1984)** examined marital quality in Dual-Career marriages from the perspective of stress and coping theory, which posited that stress is a process that ultimately has both personal and relational consequences.

**Pearlin & McCall (1990)** explained that marital partners utilized relational coping resources that encouraged interaction and appeal to the partner in such a way that the partner takes supportive actions. One way this can occur is through shielding the partner from the children's needs and providing relief from household duties so that the stressed partner has only to deal with one problem or set of problems at a time.

**Pearlin & McCall (1990)** stated from the perspective of stress and coping theory, cognitive appraisals or perceptions modify or enhance the severity of experienced stress and influence coping responses. In this study, perceptions of role overload are viewed as initiating the stress process.

**Wood, Saltzberg, & Goldsamt (1990)** stated that when individuals experience significant stress related to role overload, they may experience greater cognitive processing distortions and greater self-focus, making it less likely they will be able to select an appropriate coping strategy or reach out in an effective manner to their potentially helpful partner.

**Carpenter & Scott (1992)** stated that marital maintenance and negotiation behaviors as relational coping resources are envisioned as mediating and enhancing the effects of individual coping efforts triggered in response to role overload. Stressed partners have been found to reach out to their spouse in times of stress.

**Cohan & Bradbury (1994)** viewed that individual coping strategies are considered precursors to the use of relational coping resources that have been empirically linked to marital quality outcomes in longitudinal research.

**Schnittger & Bird, (1995)** stated that empirically researched components of role strain for dual career couples have included responsibilities related to children, marriage, career, and personal time expenditures, with potentially negative consequences for the partners and marriage.

**Guelzow, Bird, & Koball (1995)** in his theoretical stance has served as a foundation for past research dealing with role strain, coping, and distress in dual career couples. No reviewed studies, however, have examined evaluations of marital quality as an outcome of the stress process, influenced by how dual-career couples experience and handle chronic stressors such as role overload.

**Taylor & Aspinwall (1996)** stated that there are two types of individual coping strategies identified in the stress literature are emotion focused and problem-focused. Emotion-focused coping centers on affect regulation as a consequence of a stressor. In problem-focused coping, active problem-solving efforts such as seeking information or taking direct action towards alleviating stress are employed.

**Stanfield (1998)** in his study stated that role overload is the temporal component of role strain, which is typically identified as a three-dimensional concept when looking at Dual-Career Couples. Components of role strain included within-role strain, emerging from meeting an overload of demands at the workplace and within the family, and inter-role strain, arising from being confronted by competing demands from family and career domains.

**Fraenkel & Wilson (2000)** explained that role overload alone may not directly affect partners' marital quality, how they appraise and respond to these potential threats within the context of their marital relationship does have implications for marital quality.

**Kluwer (2000)** in his study focused primarily on role overload, highlighting the temporal challenges faced by dual-career partners. Role overload has been indirectly linked to marital quality by way of appraisal and coping, such that functional and effective coping in the face of stressors positively affects marital interactions and marital quality. Likewise, less effective coping follows from negative appraisals or perceptions of the stressor, which adversely affects subsequent marital quality.

### **3. RESEARCH METHODOLOG:**

#### **Scope of the Study:**

The current study entitled "DUAL-CAREER COUPLING" has taken place in various branches of HDFC in Chandigarh. The study is relevant to current environment.

#### **Objectives of Study**

- To explore perceived stress, strain and role conflict faced by Dual-Career couples in organization.
- To determine the level of stress, strain and role conflict.

#### **Research Design:**

Descriptive cum Exploratory research design has been used.

#### **Data Collection:**

#### **Primary Sources:**

In primary sources data was collected from employees via a questionnaire. Questionnaire consists of two sections. In section 'A' various statements regarding to dual-career coupling were included to know the views of employees and in section 'B', there is respondent profile five point Likert scale has been used in the construction of questionnaires.

#### **Sampling Unit:**

Sampling data was collected from the employees of HDFC Bank.

**Sample Size:**

In current study the sample size of 72 respondents which consists 29 females and 43 male has been taken.

**Statistical tools used:**

The statistical tools used here in this study are frequency distributions, mean, mode and z-score.

**4. DATA ANALYSIS AND INTERPRETATION:****Respondent's Profile**

Sr. No.	Variables	Option	No. of Respondents	Percentage (%)
1.	Gender	• Male	43	59.7%
		• Female	29	40.3%
2.	Experience (in years)	• Less than 5	22	30.5%
		• 5-11	24	33.3%
		• 12-17	19	26.3%
		• More than 17	07	9.7%
3.	Age (in years)	• 21-30	32	44.4%
		• 31-40	34	47.2%
		• More than 40	06	8.3%
4.	Qualification	• Graduate	24	33.3%
		• PG	29	40.2%
		• Professionally Qualified	19	26.3%
		• Part time	Zero	zero%
5.	Nature of job	• Full time	72	100%
		• Part time	Zero	zero%

**Descriptive Statistics**

Sr. No.	Statements	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance	Z-Value
							Statistic	Std. Error (S.E <sub>x</sub> )			
		Statistic	Statistic	Statistic	Statistic	Statistic	Statistic $\bar{x}$	Std. Error (S.E <sub>x</sub> )	Statistic	Statistic	Statistic
1	Are you facing stress	72	4	1	5	186	2.58	0.17	1.45	2.11	-2.44
2	Your opinion on stress due to conflict	72	4	1	5	234	3.25	0.15	1.3	1.68	1.64
3	Your opinion on stress due to getting enough time	72	3	2	5	233	3.24	0.13	1.09	1.2	1.83
4	Are you happy with working	72	4	1	5	206	2.86	0.15	1.28	1.64	-0.92

	hours										
5	Home problem produced tension	72	4	1	5	207	2.88	0.17	1.42	2.03	-0.75
6	Quality of my job improve	72	4	1	5	211	2.93	0.16	1.34	1.78	-0.44
7	My family provide full support	72	4	1	5	187	2.6	0.16	1.33	1.77	-2.57
8	Facing conflict due to child	72	4	1	5	217	3.01	0.16	1.4	1.96	0.08
	Valid N (listwise)	72									

$$Z = \frac{\bar{X} - \mu}{S.E_{\bar{X}}}$$

Confidence level = 95%

$H_0$ . There is no significant difference between the  $S.E_{\bar{X}}$  and Z

$H_1$  - There is significant difference between the  $S.E_{\bar{X}}$  and Z

- **Facing stress due to work overload:**

The value of z is **-2.44** which lies beyond critical region. Therefore, there is significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis is rejected i.e. the couples are not stressed due to work overload.

- **Opinion on stress due to conflict with colleagues:**

The value of z is **1.64** which lies within the critical region. Therefore, there is no significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis accepted i.e. are stressed due to conflict with colleagues.

- **Opinion on stress due to getting enough time to finish tasks assigned every day:**

The value of z is **1.83** which lies within the critical region. Therefore there is no significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis accepted i.e. couples are stressed as they do not get enough time to finish tasks assigned every day.

- **Happy with the working hours:**

The value of z is **-0.92** which lies within the critical region. Therefore, there is no significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis accepted i.e. couples happy with working hours.

- **Home problem produces tension and anxieties that decrease my work performance:**

The value of z is **-0.75** which lies within the critical region. Therefore, there is no significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis accepted i.e. work performance decreases due to home problems and anxieties.

- **Quality of my job improves when I feel satisfied with my home life:**

The value of z is **-0.44** which lies within the critical region. Therefore, there is no significant difference between  $S.E_{\bar{X}}$  and Z. Hence null hypothesis accepted i.e. quality of job of dual career couples improve when they are satisfied with home life.

- **Family/Spouse provides me full support to face the difficulties at work:**  
The value of  $z$  is  $-2.57$  which lies beyond the critical region. Therefore, there is significant difference between  $S.E_{\bar{X}}$  and  $Z$ . Hence null hypothesis rejected i.e. family does not provides full support to face the difficulties.
- **Facing conflict due to child care issues:**  
The value of  $z$  is  $.08$  which lies within the critical region. Therefore, there is significant difference between  $S.E_{\bar{X}}$  and  $Z$ . Hence null hypothesis accepted i.e. working couples face conflict due to child care issues.
- Most of the respondents are neutral that stress caused due to excessive workload.
- Most of the respondents are disagree that stress cause due to work overload.
- Most of the respondents are agree that stress caused due to family responsibilities and conflict with spouse.
- Most of the respondents face stress due to work overload.
- Most of the respondents are agree that the conflict cause due to conflict with colleagues.
- Most of the respondents are agree that they get time to finish tasks every day.
- Most of the respondents are neutral with the working hours.
- Twenty respondents are neutral that their home problems produce tensions and anxieties that decrease the work performance of working couples.
- 22 respondents out of 72 are agreed that their quality of work life improves when they feel satisfied with home life.
- 23 respondents are neutral that my family/spouse provides me full support to face difficulties at work.
- The respondents are strongly agree that sometimes they feel stress due to child care issues.
- Most of the respondents face conflict due to child health care.
- Most of the respondents compromise their own work for the conflict management due to child care.
- Long working hours is considered to be the main reason of strain among dual career couples.
- Most of the respondents are addicted to sleeping pills, smoking and drinking to cope up with stress and strain situations.

## 5. SUGGESTIONS & RECOMMENDATIONS:

- Couples should plan in advance and have a method for tracking each other's schedules.
- There should be a give and take that has to take place. Couples should willing to compromise and understand that not everything is going to fall into a neatly-defined schedule.
- Whether it's asking a friend for help with home responsibilities or asking a co-worker to cover something for you, there is no shame in asking for help when you need it.
- Understand that perfection is a myth. Eventually, something's got to give and it's better if you come to terms with that up front. Define what is most important for you and what you are willing to allow to slide.
- Couples should communicate with their partner, especially about what's important to them.
- They should respect one another's values, even if they don't understand them or agree with them.
- They should spend time together no matter how hard it may be. They should nurture their relationship, support one another's goals, ask how things are going and listen.
- They should appreciate each other also.

## 6. CONCLUSION:

It has been concluded that in today's scenario, as both husband and wife are working which has created Dual-Career Coupling as a major issue. Though it is beneficial as it increases the family income but there are several problems which are being faced by the working couples, such as frustration and stress in their life as they are unable to manage their personal and professional life. So the organization must focus on this issue and take certain necessary measures so that the working couples can give their best in their organization and simultaneously their personal life will not be disturbed by their professional life. For this the organization should organize family trips for the best employee etc. By this the employees will work better so as to spend time with their families. The organization can also organize official parties where employees can come with their families. So from above it can be concluded that if these measures are taken into consideration the outlook of working couples towards Dual-Career Coupling will be positive which will ultimately be beneficial for both organization and its employees.

**REFERENCES:****Books:**

1. Fran Pepitone Rockwell : Dual career couples (Harward Business Publishing)
2. Lynda Lytle Holmstrom : The two career family (Lynda Lytle Holmstrom Publishing)
3. Samihe Sidhom Peterson : The two career family (Mark Twain's Publishing)

**Research Articles:**

1. Lazarus, R. S., & Folkman, S: Stress, appraisal, and coping. New York: Springer. (1984).
2. Thoits, P. A.: Social support as coping assistance. *Journal of Consulting and Clinical Psychology*. (1986).
3. Wood, J. V., Saltzberg, J. A., & Goldsamt, L. A. : Does affect induce self-focused attention? *Journal of Personality and Social Psychology*. (1990).
4. Pearlin, L.I., & McCall, M.E.: Occupational stress and marital support: A description of microprocessors. In J. Eckenrode & S. Gore (Eds.), *Stress between work and family*. New York: Plenum. (1990).
5. Schaefer, J. A., & Moos, R. H. : Life crises and personal growth. In B. N. Carpenter (Ed.), *Personal coping: Theory, research, and application*. New York: Praeger. (1992).
6. Carpenter, B. N., & Scott, S. M: Interpersonal aspects of coping. In B. N. Carpenter (Ed.), *Personal coping: Theory, research, and application* (pp. 149-170). New York: Praeger. . (1992).
7. Cohan, C. L. & Bradbury, T. N. : Assessing responses to recurring problems in marriage: Evaluation of the marital coping inventory. (1994).
8. Guelzow, M. G., Bird, G. W., & Koball, E. H. : An exploratory path analysis of the stress process for dual-career men and women. In G. L. Bowen & J. F. Pittman (Eds.), *The 12 work and family interface: Toward a contextual effects perspective*. (1995).
9. Schnittger, & Bird, G. W: Coping among dual-career men and women across the family life cycle. In G. L. Bowen & J. F. Pittman (Eds.), *the work and family interface: toward a contextual effects perspective* (pp. 304-312). (1995). Minneapolis, MN: National Council on Family Relations.
10. Taylor, S. E., & Aspinwall, L. G. : Mediating and moderating processes in psychosocial stress: Appraisal, coping, resistance, and vulnerability. In H. B. Kaplan (Ed.), *psychosocial stress*. (1996).
11. Stanfield, J. B. : Couples coping with dual careers: A description of flexible and rigid coping styles. *The Social Science Journal*. (1998).
12. Haas, L.: Families and work. In M. Sussman, S. K. Steinmetz, & G. W. Peterson (Eds.), *Handbook of marriage and the family*. (1999).
13. Kluwer, E. S. : Marital quality. In R. M. Milardo & S. Duck (Eds.), *Families as relationships*. New York: Wiley. (2000).