Mid-life Challenges and its Impact on organizational Commitment: A Study of Executives in J&K

Javeed Ahmad Teeli

Research Scholar, Department of HRM & OB, Central University of Jammu-180011, Jammu (India).

   Abstract- Individual perception of high Work life balance (WLB) and sense of Organisational Commitment during Mid-life among executives has become imperative for any organization in order to ensure enhanced performance efficiency, particularly in this era of highly competitive business environment. It is no wonder that the mid-life has attracted numerous contributions from researchers and HR practitioners that attempt to investigate on various factors influencing mid-life, their interrelationship and possible outcomes of different stages of mid-life prevailing among executives. This paper is an attempt to find out the relationship between Mid-Life and Organisational Commitment among female executives of a public sector bank. Purposive and simple random sampling methods were employed to recruit one hundred working executives as participants for the study. Questionnaires were used to collect data, which was analyzed using descriptive and Pearson Correlation statistics. The findings indicated a statistically significant negative relationship between respondent's Organisational Commitment and mid-life. The findings reinforce the need for healthcare and other professionals, such as social workers to deepen their understanding of the effects of multiple roles on the Organisational Commitment of women who combine employment with parenthood and marriage.

   Index Terms- Mid-life, multiple roles, Organisational Commitment, Female Executives

I. INTRODUCTION

Work and family issues are becoming increasingly important for organizations to consider because the nature and composition of the work force is changing and will continue to change in the coming years. The contemporary demographic, technological and organizational changes have made work-family interface a crucial area of concern for scholars and professionals. The world of work is witness to major changes in work force demographics which include the changing participation rates for working women and working mothers, the rise in dual-career couples, the increase in the number of single-parent families, and the increase in the elderly population, which have created difficulties at the work-family interface. As both employee and family roles represent core components of women identity, impediments to work and family related identity formation and maintenance are always stressful.

   Balancing the demands of work in family roles is a principle daily task for working women today. Occupying multiple roles provides women with important psychological benefits such as status, ego gratification and increased self esteem but there are also potential costs associated with such role accumulation, including role strain, psychological distress and somatic complaints. The women of today have over strained themselves in the struggle to manage both domestic and work spheres effectively. Studies have reported that over 7 percent of married female professionals are experiencing conflict between work and family responsibilities every day. On the one hand, domestic responsibilities slow down concentration of women as well as her career growth while shouldering the multiple responsibilities, women have broken themselves into two to rise to the challenges, functioning in the work place exclusively committed to their jobs and careers while continuing to shoulder a major share of the work load of home particularly child rearing. As more women pursue demanding careers and as men take on a greater share of family responsibilities the stress of handling multiple roles is affecting both women and men who often display difficulty adopting to wives multiple roles. Conflict is not only effecting women but jeopardizing the interests of the family and the society at large.

   The conflict theory suggests that satisfaction or success in work environment entails sacrifices in the family environment: the two environments are incompatible because they have distinct norms and requirements. The women in family environment with certain preferences and behaviours and that the same women in the employing organization with other preferences and behaviours in that environment, are in dynamic, mutually reciprocal, and by directional relationship. What happens in one environment can be a consequence of, or an antecedent to what happens in the other environment.

Work Life Balance at Mid-Life

   The concept Work-Life Balance was coined in 1986. By growing concerns the individuals and organizations alike that work can affect family life and vice-versa, thus giving birth to the concepts of "family- work conflict" and "work-family conflict". The former is also known as work interferes with family" (WIF) while the latter is also called as "family interferes with work" (FIW). In other words, time provided to work is understood as time taken away from one's family life. Work/life activities appeared in the 1930s. The agreements and approaches constructed by an organization with the intention to make employees do their jobs better and at the sometime assign acclimatization to deal with personal concerns or problems at their family. Present day people, who enter into the workforce, are more likely to have eyes on promotions if it is new job means, the employee has to bring more work to home.

In most developing countries, only men worked outside of their home. The old, established joint Hindu family system provided a clear division of responsibilities between the old and the young

in terms of decision making, the oldest male member in a patriarchal society is the head of household and would make all the important decisions; male and female the men would work outside the household, whereas the women are responsible for children care and taking charge of a household responsibilities, including in some low-income families in certain parts of India, walking many miles each day to bring water and fire wood.

More recently, the lack of vision has given way to the participation-enhancement approach that sees that work can facilitate participation at home and vice-versa. This has given birth to the concepts of "work-family facilitation" and "family-work facilitation" where experiences acquired at work can facilitate participation at home and vice-versa. These two mutually reinforcing concepts, are family members and organizations contribute their work experiences, and vice versa can enrich a balanced work and family life and contributed to building work-life balance (Aryee, S., Srinivas, ES and tan HH, 2005).

Work is core to our lives. It provides us with a feeling of status, achievement, recognition and above all it is a way of income to get our basic and material needs. Globalization and rapid technological changes demand more of workers. Because the world of work is changing in terms of development of new technology, more and more women entering the workforce, resulting in part, in two-earner families and above all there is a conflict between work and personal life. These are some of the challenges faced by today's workers. Balancing work and family life is a growing concern for both employers and workers. Long working hours and the intensity of work have consistently emerged as two top most concerns of workers. Work-life conflict occurs when cumulative demands of work and non-work roles are incompatible in some respects, such as participation in one role is made more difficult by participation in the other roles (Duxbury, L. & Higgins.C, 2003).

Organisational Commitment

Early studies on organisational commitment viewed the concept as a single dimension, based on an attitudinal perspective, embracing identification, involvement and loyalty (Porter, Steers, Mowday & Boulian, 1974). According to Porter et al (1974) an attitudinal perspective refers to the psychological attachment or affective commitment formed by an employee in relation to his identification and involvement with the respective organisation. Porter et al (1974, p 604) further describes organisational commitment as "an attachment to the organisation, characterised by an intention to remain in it; an identification with the values and goals of the organisation; and a willingness to exert extra effort on its behalf". Individuals consider the extent to which their own values and goals relate to that of the organisation as part of organisational commitment; therefore it is considered to be the linkage between the individual employee and the organisation. Organisational commitment as an attitude reflects feelings such as attachment, identification and loyalty to the organisation as an object of commitment.

Friendly work life policies are required to reduce negative impacts of work life conflict which is defined by Greenhaus and Beutell (1985) as an incompatibility between responsibilities from the work and family. Recently many researchers have attempted to highlight significance of work life policies. Family-friendly policies should cater for the specific 'family' circumstances of all employees (Lilley, 2004).

In developed and developing countries, rising proportions of dual earner families, increased female labour force participation and the growing number of aged dependents means that a higher proportion of employees have family responsibilities (Hall & Liddicoat 2005).

Researchers also support the idea of flexible timing and working conditions (Johns, 2005). Organizations need to accommodate these individuals with remote access for telecommuting, childcare centres, referral programs and employee assistance programs (Dockel, 2003). Despite experiencing work–life conflict, employees may maintain relatively high levels of organizational commitment provided that they perceive the procedures used to plan and implement organizational decisions are fair (Siegel et al, 2005). Spending more time at work can be an outcome of employee commitment as Lee & Hui (1999) argue, "work interference with family may be an indicator of how much devotion one has for work."

Statement of the Problem

Organizations have focused on reducing the incompatibilities between work and family demands of their women employees. Organizational work life balance (WLB) policies and practices, covering part-time working, job sharing, flexi time, annualized hours, compressed hours, tele-working/e-working, home working, career breaks, study leave, etc, aim at striking a balance between employment and domestic commitments that is equitable and beneficial to both employer and employee. An imbalance between work and family domains is reported to have had negative outcomes for employees (e.g., life dissatisfaction, anxiety, depression, and poor health, etc) and organizations (e.g., absenteeism, decrease in productivity, and increasing turnover, etc). The work-life imbalance is associated with marital problems, impaired parenting, reduced life satisfaction and impaired performance both at work and at home. This is also a problem for employers as the inability to balance work and family demands has been linked to reduced work performance, increased absenteeism, high turnover, poor morale, increased work conflict and inequalities in workloads. For the employers such work-life imbalance means disillusionment, dissatisfaction and strained relations with women employees. Since society is not separate from organizations, the negative impact of this imbalance has its effects on the society in general – lower standards of performance, lower quality of goods and services and a growing feeling of interpersonal conflict being the obvious results.

Extensive research has been conducted on the subject of managing a balance between women's work and family life by scholars belonging to different disciplines. There is an increased interest in the ways in which women manage their multiple involvements in personal and organizational lives. Various models have been developed to describe relationship between life at work and life at home. Social exchange theory clearly explains the relationship between WLB and commitment and supports the possibility that WLB policies promote employee participation in the organization to the extent that the employees feel obligated to exert "extra effort" in return for these "extra benefits". One of the increasing concerns among researchers and practitioners at

present is to identify the relationship between WLB practices on different aspects of organisational commitment. Research has linked work and family commitment to work context, family context and various associated factors. Research has also shown that maintaining sustainable WLB is a key to the worker's commitment to organisation and that organisational commitment is, in turn, positively related to performance, acceptance of change, job satisfaction, participation, power, teamwork and professionalism and negatively related to turnover, turnover intentions, and absenteeism. Many studies reveal that the level of organizational and managerial support an employee feels, their involvement in decision making, and the amount of feedback received about job performance and job role, influence whether a person has high or low work commitment. Some studies have found that employees who perceive their supervisors and organization as family-supportive and accommodative of their familiar concerns and constraints are more committed to their organizations and exhibit reduced withdrawal behaviours. The available research also suggests that work-life balancing policies and practices are the strongest determinants of women's commitment to work.

II.   LITERATURE REVIEW

Work-Life Balance J. Redmond et al. (2006) preferred „Work-Life Balance" due to the fact that it encompasses the experiences and need of parents and non-parents alike, and are a more progressive theoretical framework in which to think about new ways of living and working that are satisfactory to all. In practice, it involves "adjusting work patterns so that everyone, regardless of age, race or gender can find a rhythm that enables them more easily to combine work and their other responsibilities and aspirations" (Pillinger 2001: 1). Supriya (2010) have highlighted Work-Life Balance across genders and found that both men and women are experiencing work life imbalance. Though after Liberalization, many Indian organizations have been introducing various Work-Life Balance practices like flexi times, part time work, and provision for child care facilities which are facilitated in various developed countries it is found that imbalance still exist among men and women in every organization. Kadam (2012) defines Work-Life Balance is a subject, in which increasing interest in academic literature, legislation and public discloser. WorkLife Balance is a broad concept including proper prioritizing between „Work" such as career and ambition, on the other hand and „Life" such as health, pleasure, leisure, family and spiritual development. Work-Life Balance means, meaningful daily achievement and enjoyment in each of four life quadrants work, family, friend and self. The expression Work-Life Balance was first used in the United Kingdom in the late 1970s to describe the balance between an individual"s work and personal life. In the United States, Work-Life Balance was first used in 1986. Pandey (2012) defines Work-Life Balance is a state of equilibrium in which the demands of both a person"s job and personal life are equal. Companies HR People are finding the innovative ideas to get the win-win situation. Effective Work-Life Balance policies are valuable to business and organizations for a number of reasons including reduced staff turnover rates, becoming a good employer or an employee of choice, increased return on investment in training as employees stay longer, reduced absenteeism and sick leave, improved morale or satisfaction, greater staff loyalty and commitment and improved productivity. An employee with better Work-Life Balance will contribute more meaningfully towards the organizational growth and success. Padma et al. (2013) defines the term Work-Life Balance (WLB) is attracted by all including the individuals and Corporate all over the world. Though many have proposed various definitions, there is no accepted definition for this term. WLB is defined as a satisfactory level of involvement between the multiple roles of a person's life. It is a person's control over the responsibilities between their workplace, family, friends and self. It is a comfortable state of equilibrium achieved between an employee's primary priorities at their work place and at their private life. There are various people like family members, friends, supervisors, peer group and others involved in every person's life. The support gained from them will play a key role in leading a comfortable life journey. On the basis of above literature researcher concludes that the Work-Life Balance is not just to have a balance between work and life but it is an appropriate mix of all the roles played by working women from typical housewives to successful corporate leaders.

Work-Life Balance among Working Women

Campbell et al. (1994) study results revealed that women with children were significantly lower in occupational commitment relative to women without children. Contrary to expectation, women with younger children outperformed women with older children. Samuel and Vivienne (1996) studies revealed that women balance their work and family identity by trading-off one role for the other. In contrast, men are able to simultaneously identify with work and family roles. Carmen K. Fu and Margaret A. Shaffer (2001) have examined the influence of family and work specific determinants of multiple forms of family interference with work and work interference with family conflict and found that parental demands and hours spent on household work were important determinants of FIW conflict and that role conflict, role overload and hours spent on paid work influenced WIF conflicts. Spouse support and superior support and domestic support were played moderate effect on work life conflict. A components approach to Work-Life Balance emphasizes balance as a direct formative latent construct (Edwards and Bagozzi 2000) which means that work family balance consists of multiple facets that precede balance and give meaning to it (Grzywacz and Carlson 2007). For example, according to Greenhaus et al. (2003) work-family balance consists of time balance, involvement balance, and satisfaction balance. According to Frone (2003) in turn, work-family balance consists of work-family conflict and work-family facilitation (corresponding with role conflict and enhancement, respectively). The advantage of the components approach over the overall appraisals approach to Work-Life Balance is that one can use conceptually based measures of balance that tap into the different aspects of Work-Life Balance. These aspects form the overall evaluation of how well an individual is meeting role-related responsibilities (Grzywacz and Carlson 2007). Hyman and Summers (2004) classified seven major problems which are associated with current practices over Work-Life Balance these are unevenness of adoption across different sectors and

organizations, lack of formalization of policies at organizational level, restricted employee voice over the introduction and implementation of policies, policies are primarily to meet business needs rather than those of employees. There is no evidence of reduction in working hours, tangible and intangible work intrusions into domestic life, domestic responsibilities are still conducted primarily by women irrespective of their employment status. Elizabeth et al. (2005) investigated the influence of gender and tenure status in balancing parenthood and career and results revealed that women reported greater career and family stress and perceptions of less institutional support for balance of work and family as compared to men. Luo Lu, Gilmour, Kao and Huang (2006) in their cross-cultural study of work–family demands, WFC and well-being, compared and contrasted employees from an individualistic (UK) and a collectivist (Taiwanese) society and found that for the British, there was a stronger positive relation between workload and WFC, as well as a stronger positive relation between sharing household chores and FWC than that for the Taiwanese. Based on the research of (Thompson & Prottas 2006) as cited in (Cleveland et al. 2007) minimizing voluntary turnover will translate to lower costs in training and recruitment, and will cultivate a vast pool of managers with more years of experience who can be groomed to be the next tier of future hotel leaders. Moreover, the (Cleveland et al. 2007) suggested that there is a trickle-down effect on the hourly employees when managerial stress and health-related problems are addressed, because the overall workplace climate may improve and this can be done via rolling out strategic programmes with the use of technology. The tourism industry is also haunted with the concept of presenteeism, which does not lead to the achievement of Work-Life Balance (McLaughlin 2006). Cooper as cited in (Deery, Jago & Stewart 2008) suggested that presenteeism is „an overwhelming need to put in more hours or, at the very least, appear to be working very long hours". If hotels were to promote closing the gap between work-life conflicts and Work-Life Balance, it must exert efforts within its human resources spectrum to minimize presenteeism. In relation to this, Doherty (2004) examined Work-Life Balance for women in the hospitality industry and discovered that the principal deterrents to these women from exploring career advancement opportunities are the very long hours and the lack of flexibility. Krishna Reddy et al. (2010) found that the number of hours worked per week, the amount and frequency of overtime, inflexible work schedule, unsupportive supervisor and an inhospitable work culture increases the likelihood of women employees to experience conflict between their work and family roles. Rincy and Panchanatham (2011) revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper support from the family are the major factors causing imbalance in work and personal life of women entrepreneurs. Santhi and Sunder (2012) found that supporting environment in the organization, provision of welfare measures play a primary role and alternative working time, child care and recreation play the secondary role in balancing work and personal life.

III.   ORGANISATIONAL COMMITMENT

Organisational commitment includes the description by O'Reilly (1989), "an individual's psychological bond to the organisation, including a sense of job involvement, loyalty and belief in the values of the organisation". Organisational commitment from this point of view is characterised by employee's acceptance of organisational goals and their willingness to exert effort on behalf of the organisation (Miller & Lee, 2001). Cohen (2003, p xi) states that "commitment is a force that binds an individual to a course of action of relevance to one or more targets". This general description of commitment relates to the definition of organisational commitment by Arnold (2005, p 625) namely that it is "the relative strength of an individual's identification with and involvement in an organisation".

The researchers appear to be using the term balance to represent a range of different patterns of commitment, rather than an equality of commitments across roles. We believe that an individual who gives substantially more precedence to one role than the other is relatively imbalanced even if the distribution of commitment to family and work is highly consistent with what the individual wants or values. Whether such imbalance in favour of one role is healthy or not is, in our opinion, an empirical question.

Outcomes of the feelings about work performance (commitment and satisfaction) as well as being in a job and organization that suits one's values and goals affect intentions to quit or stay (Stumpf & Hartman, 1984).

Organizational commitment and turnover are both dynamic concepts (Cohen, 1993). Allen & Meyer (1990) suggested, "Commitment is seen as a negative indicator of turnover." Their research also made an important contribution towards defining the three components of organizational commitment. Affective commitment "the employee's emotional attachment to, identification with, and involvement in the organization, Continuance commitment "an awareness of the costs associated with leaving the organization" and Normative commitment "a feeling of obligation to continue employment" (Meyer & Allen, 1991). However in present study organizational commitment was measured as a whole rather than measuring its three components.

A number of studies have suggested that age has a significant impact on organizational commitment (Hrebiniak & Alutto, 1972). Richard and Steers (1977) found that among personal characteristics, age and organizational tenure tend to have a low positive relationship with commitment. Shoemaker, Snizek and Bryant (1977) explored the linkage between various social and demographic factors that were important to Becker's side-bets notion and organizational and occupational commitment.

Need for Study

Despite the growth of research attention in the area, in the last two decades, work-life balance research has been criticized as being a theoretical (Zedeck, 1992), inadequately conceptualized (Lambert, 1990), methodologically inappropriate (Casper et al., 2007) and narrowly focused (Carlson et al., 2010). Most of the existing studies are, by their nature, general, descriptive and devoid of empirical basis. A number of questions remain unanswered and provide for research challenges for future. Although a substantial amount of stand-alone research

work has been done in both the fields of WLB and organizational commitment, only a few studies have been conducted on the linkage between the two. Research into women's work-family balance and linkages that this phenomenon has precipitated particularly with job satisfaction and organisational commitment has been done mostly in Western societies. Relatively little is known about the same in non-Western societies including India. In India the 'reconciliation of work and family' has become a core concern for policy makers and has encouraged a national-level debate and policy intervention. As an indicator of quality of life, work-life balance has gained both academic and policy currency. However, despite a plethora of research on the subject, empirical investigations of working women's work-life balance issues and their relationship with organisational commitment are lacking and very little is known about the impact of WLB on various facets of organisational commitment. Furthermore, research conducted on the subject is limited and confined to sectors like banking, IT, education, and manufacturing only. There is scarcity of research on work life balance of women professionals in the health care sector with special reference to Jammu and Kashmir. Therefore, examining the relationship between the various facets of work life balance and organisational commitment of women professionals in healthcare sector is required. Thus present study aims to address this gap in the research.

Objectives of the Study

In the light of the above research questions, the specific objectives of the proposed study are as follows:

1. To find out the differences of midlife among executives on demographics basis

2. To establish association between mid-life and Organisational Commitment

IV. STUDY AREA

The state of Jammu & Kashmir region is the study area. J&K State is multilinguistic, multi-ethnic, multi-religious and multi-cultural. This diversity and the state is facing turmoil from last two decades which makes it more attractive for this research.

V. RESEARCH METHODOLOGY

SAMPLE AND QUESTIONNAIRE

Data were collected using the questionnaire instrument. Questionnaires were distributed to a sample of 200 mid-life employees located in district Jammu and Srinagar in J&K State. Middle aged employees in Bbanking sector working in different departments were surveyed. In the Questionnaire, Likert five point scale was employed to determine scores, where respondents were asked to rate each attribute on 5-point scale ranging from strongly disagree to strongly agree, The data so collected was subjected to Factor Analysis. Census survey is to be adopted for collecting data. The statements/items for the questionnaire were formed after consulting relevant literature and some relevant research conducted in the area. Besides attitudes scale, the survey questionnaire also included a section to capture the general profile of respondents. They were asked about their demographic background including age, education level, marital status, and preference of job, year of experience and income level. The present study has used tools t-test, one-way ANOVA and Correlation analysis.

VI. ANALYSIS AND INTERPRETATION

TABLE - 1
SELECTED RESPONDENTS DEMOGRAPHIC PROFILE

Gender	Male	173(86.5)
	Female	27(13.5)
	Total	200(100)
Age	35-40 YEARS	10(5)
	40-45 YEARS	76(38)
	45-50 YEARS	37(18.5)
	Above 50 YEARS	77(38.5)
	Total	200(100)
Educational Qualification	UG	91(45.5)
	PG	92(46)

	ABOVE PG	17(8.5)
	Total	200(100)
Family Income Level	UPTO Rs 100000	19(9.5)
	100000-200000	113(56.5)
	200000-300000	60(30)
	300000-400000	8(4)
	Total	200(100)
Marital status	MARRIED	154(77)
	SINGLE	11(5.5)
	SEPARATED	25(12.5)
	DIVORCED	10(5)
	Total	200(100)
Experience	LESS THAN 5 YEARS	20(10)
	5-10 YEARS	63(31)
	10-15 YEARS	50(25)
	15-20 YEARS	46(23)
	ABOVE 20 YEARS	21(10.5)
	Total	200(100)
Reasons of preference of Job	ECONOMIC	88(44)
	CAREER CHOICE	112(56)
	Total	200(100)
Expected Salary	Upto Rs 20000	3(1.5)
	20000-30000	14(7)
	30000-40000	84(42)
	40000-50000	53(26.5)
	Above 50000	46(23)
	Total	200(100)

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Relationship between Mid-life and Organizational Commitment

Bivariate correlation analysis was run using Pearson's r to test the research hypothesis that Mid-life factors would be negatively correlated to Organizational Commitment in banking sector executives. A correlation matrix was computed in SPSS.

Table 4.15: Correlation between Mid-life and Organizational Commitment Executives

Correlation Between	Pearson Correlation	Sig. (2-tailed)
Mid-life and Organizational Commitment	-.654**	.000

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

Significant association exists between midlife and Organizational Commitment.   Results are shown in Table 4.6. Only five of the Mid-life variables, Goal conflict(r=-.319), Work overload (r = -.498), Fear (r=-.565), and Working Hours (r = -.591) and Stress (-.793) demonstrated negative, yet moderate correlations to Organizational Commitment. All these five Mid-life variables had negative and statistically significant correlations with well being

Summary of Findings
Findings based on the Analysis of Mid-life of Employees

I)   The responses of the administrative service officers on the aspect of mid-life revealed that significance differences are found in mid-life work life balance of employees based on their
1. gender
2. Age
3. Preference of Job
4. Experience
5. Expected salary

Table 5.1: Test of Differences

	F	Sig.
Midlife Vs Gender	48.990	.000
Midlife Vs Age	22.678	.000
Midlife v/s Reason of preference	10.087	.002
Midlife Vs Experience	10.459	.000
Midlife Vs Expected Salary	3.513	.000

II)   No significance difference was found in Work life balance of middle age employees on the bases of qualification (F= 1.377 ; P>0.05)

III)   There is a significant and negative correlation between mid-life and well-being (r =- .642; p <0.010)

IV)   **Summary of Test of Association**

V)   *Test of Association*

VI)   The correlation analysis between mid-life and Organizational Commitment for the total sample revealed the following findings:

Summary of Test of Association
Test of Association

There is a significant and negative correlation between mid-life and Organizational Commitment (r = -.642; p <0.010). It may be concluded from the results that people who are in their middle age, are facing work life imbalance which is having significant association with the Organizational Commitment. Also, those who are extended responsibility both work and family may find the greatest obstacles in various pursuits of later life.

VII.   DISCUSSION AND CONCLUSION

Despite the fact that it is not a new phenomenon, in modern-day J&K society, there is increased formal participation of women in diverse paid jobs. Thus, the importance of women's work outside their homes cannot be over emphasized due to the numerous benefits it brings to the family. As found in this study, the respondents represented various professions (i.e., Managers, administrative assistants, secretaries, clerks, caterers and accounting assistants). While J&K women have engaged in

economic activities since historical times (Ardayfio-Schandorf and Kwafo-Akoto, 1990; Nagatey, 1991; Manuh, 1995; Akyeampong, 2000; Tetteh, 2005), in contemporary times the number of married mothers who work outside their homes in various professions has increased considerably. In this study, it was found that women's careers conflicted with traditionally feminine roles, such as housework and childcare. Depending on the ages and number of children in a household, these roles can be very tedious. The younger or the more children in a household, the more difficult it might be for a working mother to juggle multiple roles. According to Oppong and Adepoju (1994), the continuous burden of unpaid domestic work, child bearing and child care restrict the time and energy available for working mothers to earn income and engage in other activities. Peters (1997) argues that work itself is not the problem but the constraints that are generated as working mothers struggle to combine employment with parenthood and marriage is what may negatively affect their well-being. Although all the childcare activities inversely correlated with the Organizational Commitment of working mothers.

1. The inverse relationship suggests that as mid-life working executives do these activities, their Organizational Commitment decreases. This finding is not surprising because in the child-centered world of today, mothers all over the world, including J&K mothers are very concerned about their children's education and are therefore willing to support them to the fullest. Most Mid-life women in J&K perform childcare activities single-handedly because these are considered feminine activities. When mothers are not able to help their children with school related activities they may get worried, feel guilty and are likely to conclude that they have failed their children. Peters (1997) asserted that mothers play active role in their children's education in every area that would directly impact academic success. Mother's involvement in their children's academic performance in contemporary society, Peters suggested, is so intense to the extent that they grade themselves according to their children's academic performance. Since mothers employed outside their homes do not spend much time with their children, they are often blamed for everything that goes wrong with the children. Preparing child for school had a statistically significant inverse relationship with the Organizational Commitment of the respondents probably because mothers get children ready for school and prepare for work at the same time and these activities could be difficult for working mothers to manage simultaneously. Simon (1995) notes that employed wives are likely to experience role conflict and feel guilty as they combine work and family and may also assess themselves as less successful parents and spouses. In addition, the results of the correlation statistics revealed an inverse statistically significant relationship between mothers' Organizational Commitment and childcare activities of escorting and picking children from school. This finding suggests that balancing these roles with the demands of formal employment are challenging for the participants of this study. Mothers might be late for work after sending children to school and may also have to leave work early to pick children from school. Furthermore, preparing food for children had an inverse statistically significant relationship with the Organizational Commitment of working mothers. It is likely that working mothers cook before they go to work or rush home from work to cook for their children in order to ensure that they eat and go to bed on time.

2. Another finding of this investigation is the inverse relationship between working mother's Organizational Commitment and household roles. Household tasks that yielded statistically significant results included going to market for food items, washing clothes, cooking, as well as sweeping and mopping. In a related study on work and family roles among Chinese living in Urban China, Lai (1995) found that both work and family roles had a relationship with women's mental health status. The results of the present study suggest that as working mothers engage in these household tasks, their Organizational Commitment is negatively affected. Studies on employment and women's health indicate that heavy job demands may have harmful effects on women's health, such as fatigue, greater risk of coronary heart disease (Jenkins, 1982) and vulnerability to other physical and mental health risks (Repetti *et al*., 1989). Even as women have taken on more paid work roles outside their homes, they continue to shoulder much of the responsibility inside the home (Hochschild, 1989). As expected, some household chores could have harmful effects on the Organizational Commitment of working mothers because they are chores that demand time and energy and as a result, could make them feel worn-out as they combine them with career duties. Strong *et al*. (2001) conclude that household responsibilities make employed women work long days and nights and add considerable burden to their paid work, which may affect their Organizational Commitment. Cooking for example, can conflict with women's job-related activities because it is normally done on daily basis and requires a lot of planning. Complicating the issue is the fact that there may be times that employed mothers would have to stay longer on their jobs to ensure that assigned tasks are completed or deadlines met. The majority of women in J&K consider the performance of household roles as normal because females are socialized to take care of household while men are considered the breadwinners. The results suggest that because Certainly, this study on the effects of multiple roles on the Organizational Commitment of working mothers in J&K is useful because it fosters a broader understanding of specific activities that are likely to be harmful to women's Organizational Commitment as they combine employment, marriage and motherhood. The findings revealed that respondents had varied demographic backgrounds. This is essential because effects of multiple roles on the Organizational Commitment of women employed outside their homes depend on different factors, such as the number of children, ages of children, type and specific characteristics of the job and the level of social support at

home and work. Evidence from existing research indicates clearly that the effects of multiple roles on women's Organizational Commitment remain divisive. There is general agreement that juggling multiple roles could have both beneficial and harmful effects on the Organizational Commitment of working mothers. In this study, although the findings indicated an inverse relationship between working mothers' Organizational Commitment and childcare responsibilities, household chores, some activities did not have statistically significant effects on respondents' psychosocial well-being. These findings suggest not only the need for specific interventions, but also interventions that consider socio-economic backgrounds and cultural differences because some activities might be stressful for particular married working mothers. Given that societal perception of women's productive and reproductive roles influence their involvement in formal employment, understanding the experiences of married paid working mothers has the potential of providing vital insights into the challenges faced by this group.

3. Although juggling multiple roles often results in role conflict, women can be successful as wives, mothers and employees if social service professionals, such as social workers, counselors, psychiatrists, and psychologists, assist married working mothers to have an in-depth understanding of their responsibilities regarding career and other life choices. Additionally, considering that J&K has not done much to (a) modify family roles to reflect the changing nature of women's lives and (b) reduce the challenges working mothers encounter as they juggle multiple roles, family friendly policies and structures would go a long way in enhancing working mother's Organizational Commitment. As well, social support from spouses, extended family, friends, governmental and non-governmental organizations would be useful. We therefore conclude that if working mothers are offered flexible work schedules, affordable childcare services and assistance with household roles, they will be healthy and can contribute effectively to the development of their organizations, families, communities and nations.

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AUTHORS

First Author – Javeed Ahmad Teeli, Research Scholar, Department of HRM & OB, Central University of Jammu-180011, Jammu (India). E-mail: researchcuj@gmail.com Mobile: 9596542007