

Stress and its Effect on Work-Family Conflict: A Study in XYZ Clothing (Pvt) Limited, Sri Lanka

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Received: 23-07-2024

Revised: 11-08-2024

Accepted: 30-08-2024

ABSTRACT

Stress and work-family conflict are becoming prevalent issues for most employees nowadays. Stress is a pervasive aspect of modern life, often arising from the demands of both work and family domains. These days, work-family conflict has increased among employees, especially married staff as a consequence of stress. This study investigates the relationship between stress and work-family conflict. The purpose of the study is to examine the effect of stress on work-family conflict among married workers in XYZ Clothing (Pvt) Ltd company in Sri Lanka. Primary data were collected from 173 married workers using a proportionate stratified random sampling technique. Based on the analysis, the study's findings indicate that the primary causes of stress among married workers are work pressure, the leave system, role ambiguity, poor pay and benefits, financial difficulties, and work-life balance challenges. The results prove that job, organizational, and personal stressors positively influence work-family conflict. Additionally, out of those stressors, job stressor has the highest impact on work-family conflict by 66%. This study contributes to a better understanding of the causes of stress and its influence on work-family conflict. It is essential to comprehend the interplay between work-family conflict and stress to create strategies to reduce stress and work-family conflict in an organization.

Keywords: family interference with work, married staff, stress, work interference with family, work-family conflict

I. INTRODUCTION

In this contemporary work environment setting, many employees are struggling with issues related to stress and work-family dilemmas. Nowadays, employees are more committed and spend more time on work duties and responsibilities than family ones, leading to an imbalance in their lives. Work-family conflict is a circumstance where a role clashes with family responsibilities. Work-family conflict is defined as “a form of inter-role conflict which occurs when demands of the family role clash with the demands of the work role” (Greenhaus & Beutell, 1985 as cited in Kossek & Lee, 2017). It can arise when a person's job makes his or her role in the family more challenging or when a person's family obligations make his or her role at work more hectic. Carroll (2022) indicated that two common types of work-family conflict are family interference with work (FIW), which happens when a family role disrupts a work role, and work interference with family (WIF), which occurs when a work role interrupts a family role.

Some of the causes of work-family disputes can be stress from work, stress from family, inflexibility at work, job burnout, high work demands, increased family responsibilities, life cycle phases, and lack of support from family. According to Bellavia & Frone (2005), work-family conflict is brought about by time (time-based conflict), tension (strain-based conflict), and behavior (behavior-based conflict). Therefore, stress could be one of the main factors leading to work-family disputes. Stress typically happens when a person can't handle the pressure of assigned duties and responsibilities. As mentioned in the World Health Organization (2020) report, workplace pressure is hard to avoid in the modern work environment but it's manageable with the right resources. It stated that pressure felt by an individual is acceptable which can positively influence employees; however, uncontrollable pressure can lead to distress, impacting the well-being of the employee.

Stress is “the harmful physical and emotional responses that happen when the job demands do not match the capabilities, resources, or needs of the employee” (Nonprofit Risk Management Consulting Service, 2016). It is a psychological and physiological response to situations where individuals perceive they cannot cope with the demands. Factors contributing to stress at the workplace could include workload, missed deadlines, excessive responsibilities, poor work relationships, lack of opportunities, minimal career growth, an ineffective work system, poor management style, excessive job demands, and harassment.

1.1 Research Problem

Work-family conflict becomes a common issue for most employees, especially for married workers. Akkas et al., (2015) mentioned that it is a common phenomenon of modern life in many countries and cultural contexts. It results in lowering life satisfaction and increasing internal conflict within the family by producing negative effects on the employees, their families, and organizations. Interpersonal and intrapersonal conflict arises among people as they struggle to strike a balance between their obligations at work and at home (Isa et al., 2018). The problem of work-family conflict arises when the two role needs, between the needs of family roles and the needs of work roles, demand each other's fulfillment (Mariatini et al., 2020). The main cause of work-family conflict is stress which contributes to physical and mental health issues, family issues, low productivity, job dissatisfaction, increased employee turnover, increased absenteeism, and cost to the organization.

Alam (2012) revealed that work-family conflict is a common issue faced by most employees, particularly working mothers with young children. The author also highlights that work stress is the main factor that leads to work-family conflict among married working women. Carroll (2022) indicates that approximately 90% of working mothers and 95% of working fathers reported experiencing work-family conflict in the United States. Similarly, a study conducted by Fernando (2015) in the apparel industry in Sri Lanka found that work demand, job stress, family commitment, personal role, and perception are significant factors that lead to work-family conflict. The author also mentioned labour shortage and increased costs in the apparel industry by highlighting work-family conflict as a major contributor to employee turnover.

The apparel industry has been the leading foreign exchange earner since 1992 in Sri Lanka as opportunities are successfully utilized in the international market. In 2021, the industry contributed 52% to the total export revenue and provided approximately 400,000 direct and 2 million indirect employment in the country (Rammandala, 2022). XYZ Clothing (Pvt) Ltd is one of the leading apparel manufacturing companies in Dickwella, Sri Lanka exports clothing to the United States and European countries. As per the preliminary study, stress and work-family conflict have led to a high rate of employee turnover and a decline in total production in the organization. According to the opinion of the counselor, long hours, work pressure, and workload as the main reasons that lead to stress among workers. She also addressed the issue of domestic violence among employees as an effect of stress. Additionally, most of the workforce does not reside close to the workplace. As a result, they live in boarding houses or travel long hours which also became a reason for work-family conflict. Further, as per researcher knowledge, there is less amount of literature on stress and its impact on the work-family conflict because most of the studies discussed the impact of work-family conflicts on job stress in the international and local context. When it comes to the Sri Lankan context, very few studies are available on work-family conflict among married employees. Additionally, only a few empirical studies have been carried out on stress and work-family conflict in XYZ Clothing (Pvt) Ltd. Therefore, this study investigates stress and its impact on work-family conflict among married employees. Consequently, the specific objectives of the study are

- To examine levels of occupational stress and work-family conflict among married employees
- To determine the stressors that influence work-family conflict among married employees
- To investigate the effect of stress on work-family conflict among married employees

1.2 Significance of the Study

This study addresses the vital issues arising among employees and organizations in the contemporary work system. The findings of the study may be valuable for individuals, organizations, academics, society, and decision-makers considering the importance of work-family conflict and stress. This study provides insights into stress and its impact on work-family conflict. Findings will enable an organization to determine ways to reduce stress and work-family conflict. Significantly, recommendations based on the findings will help individuals to reduce stress and work-family conflict. The execution of the recommended strategies will help the apparel industry to reduce labour turnover, especially for XYZ Clothing (Pvt) Ltd. Thus, this study suggests what aspects should be emphasized by decision-makers to reduce work-family conflict and work stress among married workers. Finally, the successful completion of this study helps the researcher acquire academic and theoretical knowledge on the concept of stress and work-family conflict.

II. LITERATURE

A literature review is a comprehensive and in-depth evaluation of the available literature on the selected research topic. Numerous studies have been carried out the impact of work-family conflict on stress. However, work-family conflict is also caused due to stress. It has been observed that there are fewer studies about the impact of stress on work-family conflict. This study analyses stress and its impact on work-family conflict among married workers.

2.1 Work-Family Conflict

The work-family conflict became a noteworthy issue in the contemporary work system. It occurs when an individual has to perform multiple roles; worker, spouse, and parent, and each role imposes demands requiring time, energy, and

commitment (Gurbuz & Tográn, 2003). It can be in the form of work-to-family conflict in which the high job demands make it difficult to perform family responsibilities and family-to-work conflict in which family demands make it difficult to perform job responsibilities. According to Karakas & Tezcan (2018), work interference with family arises when job-related problems and various demands at the workplace interfere with a person's ability to fulfill responsibilities to their family, and family interference with work arises when family-related problems influence the job performance of individuals. Role theory (Linton & Mead, 1936) emphasizes how well individuals adopt and act out their roles in given situations. Individuals play various roles in their lives. Based on the theory, researchers highlight that individuals should perform their roles clearly and should not embrace all the identities associated with their roles. Sultana & Alam (2012) mentioned that due to increased women's participation in the labour force, they play multiple roles in balancing work, housework, and child-care responsibilities which may contribute to work-family conflict. Work overload, exhaustion, and lack of freedom at the workplace may cause job-related stress which leads to work-family conflict (Obrenovic et al., 2020). It also stressed that inter-role and intra-role distress has an impact on work and family domains resulting in negative behavior toward co-workers, and the organization. Scholars suggest that a healthy working environment is essential for individuals' psychological safety because employees with a higher degree of freedom are likely to share knowledge and innovation, which promotes corporate growth. Additionally, psychological safety boosts productivity since secure workers are more engaged in their jobs.

2.2 Stress

Stress can be either good or bad in the form of eustress and distress. Eustress motivates employees to perform better while distress affects the mind, body, and behavior of the individuals negatively. Goldberg (2014) stated stress turns into distress when a person faces continuous challenges without relief between challenges. Occupational stress typically comes when a person cannot handle the tension of their given tasks. Job Demands-Resources (JD-R) theory explains how job demands and resources have unique and multiplicative effects on job stress (Bakker & Demerouti, 2014). According to the theory, strain results from an imbalance between an individual's needs and his or her capacity to meet those demands. JD-R highlights the process where work requirements may impact individuals' health, well-being, job performance, and organizational performance (Obrenovic et al., 2020). According to the JD-R theory, well-being and organizational behavior influence each other over time on individual, group, and organizational levels (Bakker and Demerouti, 2014). If the amount of work stress is given to each employee according to their capacity and they are given their ideal jobs, it will be a positive boost where employees will have the right target in completing their work (Mariatini et al., 2020). Researchers also found that excessive workload, career development, family problems, and organizational problems are stressors that lead to reducing the performance of the employees as they feel tired, anxious, unhappy, headaches, weak, and irritable. De Silva & Thilakasiri (2014) found that over workload, excessive responsibility, poor relationships, harassment, and meeting deadlines as significant factors that predict stress among employees. Workload, depression, tension, boss, abusive comments, low salary, no proper career ladder, and night shift are some of the causes of stress (Velayutham & Chandru, 2012). Married working women are more stressed than non-working women due to their incapability to make personal relations, limited social visits and not having quality time for children and family (Sultana & Alam, 2012). Obrenovic et al., (2020) mentioned that work stress is harmful to both employees as well as organizations.

2.3 Impact of Stress on Work-Family Conflict

The interplay between stress and work-family conflict can lead to numerous negative outcomes at both the individual and organizational levels. Moreover, the work-family conflict caused by occupational and personal stress is associated with a range of physical and mental health issues. Obrenovic et al., (2020) found that employees are more likely to be stressed by negative work-family conflict. The study confirms the relationship between work-family conflict and psychological well-being. Karakas & Tezcan (2018) acknowledged job-related problems and family-related problems as two major types of stressors that influence work-family conflict. Further, it demonstrates gender, marital status, age, number of children and educational level have no significant difference in work-family and family-work life conflict. It also shows that there is a significant positive relationship between stress and work-family conflict. Heavy workload, time pressure, and long working hours as stressors that lead to work-family conflict among married working women, and also, they quarrel with their husbands due to work schedules and unfinished work (Sultana & Alam, 2012). Female working employees with children found higher job stress and experienced more conflict between work and personal life (Gurbuz & Tográn, 2003).

III. METHODOLOGY

This study used a positivism research philosophy, in which data and statistics are used to support the generalization of conclusions and factual knowledge is obtained through the examination of facts. Studies typically choose a deductive research technique, as stated favorably by Crowther and Lancaster (2008). Therefore, a deductive research approach was selected for

this investigation. The cross-sectional time horizon was adopted because the current study collects data from the chosen sample units of the population, it is able to meet the research objectives at a single point in time.

3.1 Conceptual Framework of the Study

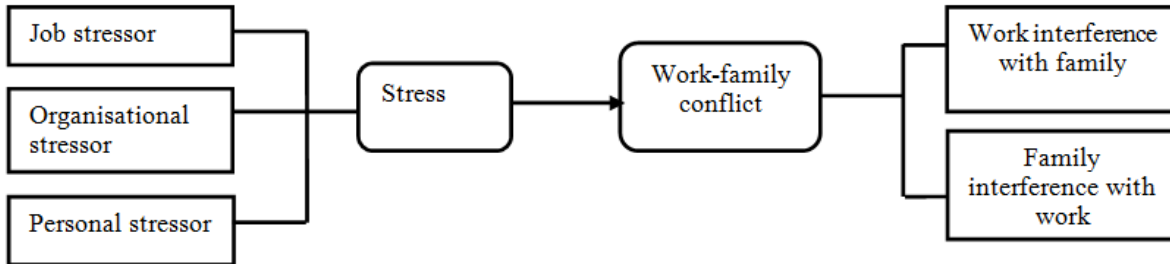


Figure 3.1: Conceptual framework

Figure 3.1 represents the conceptual framework of the study which was developed based on the variables identified in the previous studies. Here, the researcher considers, work-family conflict as a dependent variable which was measured using two dimensions namely work interference with family and family interference with work. Occupational stress is considered an independent variable that has three dimensions such as job stressor, organizational stressor, and personal stressor.

3.2 Hypothesis of the study

- H1: Job stressor has a significant positive effect on work-family conflict
- H2: Organisational stressor has a significant positive effect on work-family conflict
- H3: Personal stressor has a significant positive effect on work-family conflict

3.3 Operationalization of the Study

Table 3.1: Operationalization

Variable	Definition	Dimension	Indicator	Question
Work-family conflict	A form of inter-role conflict that occurs when the energy, time, or behavioral demands of the work role conflicts with those of the family role” (Greenhaus & Beutell, 1985)	Work interference with family (Netemeyer et al., 1996) (Karakaş et al., 2018)	Work interference	The demands of official work interfere with my family life
			Amount of time consumption for work completion	The amount of time my job takes up makes it difficult to fulfill family responsibilities
			Demand of work	Things I want to do at home do not get done because of the demands my job puts on me
			Carry work at home	I do my incomplete official tasks at home
			Changes in schedule	Due to work-related duties, I have to make changes to my schedule family activities
		Family interference with work (Haslam et al., 2015) (Netemeyer et al., 1996)	Family interference	The demands for family responsibilities interfere with work related activities
			Family commitment	Sometimes, I am unable complete official task due to family commitment
			Exhausted with family responsibilities	Difficult to concentrate at work because I am so exhausted due to family responsibilities
			Fight with spouse	More family responsibilities make me fight with spouse
			Distract at work	Family related concerns or responsibilities often distract me at work
			Work pressure	High work pressure makes me stress
			Excessive tasks	I am often stressed due to excess assign

Stress	Harmful physical and emotional responses that occur when the demands of the job exceed the capabilities, needs or resources of the worker (Mohajan, 2012)	Job related stressor	and responsibilities	tasks and responsibilities
			Time requirement	I am unable to complete tasks within the allocated hours
		Organisational related stressor	Leave system	Due to work, sometimes it's difficult to get leave
			Role ambiguity	Lack of clear information on job role and tasks make me stress
			Salary and benefits	Low salary and inadequate benefits make me on stress
		Personal related stressor	Financial issue	Financial issue makes me stress which leads to conflict with family
			Work-life balance	Difficult to balance personal and professional life makes me stress
			Relationship	I am often stressed because of relationship problem

3.4 Population and Sampling

In statistics, a population is the entire group of individuals or events for which some information is required to be determined for a study. The target population of the study was married employees in XYZ Clothing (Pvt) Ltd, Dickwella. There are a total of 236 married middle and lower-level staff in the company. As per preliminary study, it observed high levels of stress and work-family conflict among married employees. Therefore, the researcher considered only married workers for this study.

3.5 Sample Size of the Study

The sample is a subset of data gathered from the target population using the right sampling method which represents the study population. The selection of the complete population for the study is typically impractical, costly, and time-consuming. As a result, the selection of the sample provides insights that the researcher can apply to the entire population. With this regard, as per the A-priori Sample Size Calculator for Structural Equation Models, the minimum sample size for model structure is 150, and the recommended minimum sample size is 173. Therefore, the researcher considered 173 as the sample size of the study.

3.6 Sampling

Sampling is the process of selecting a statistically representative sample of individuals from the population of interest to provide an adequate description and inferences of the population. In this study, the population is 236 married middle and lower-level staff in XYZ Clothing (Pvt) Ltd, Dickwella. The sample size of the study was 173 which was selected using a proportionate stratified random sampling technique. In a proportionate stratified sampling method, the sample size of each stratum is proportionate to the population size of the stratum, so this sampling technique is suitable for a population with different attributes (Weerakoon et al., 2021).

3.7 Methods of Data Collection

The findings of the study were generalized based on the primary data. Primary data were collected from the Production, Finance, Engineering & Maintenance, Industrial Engineering & Quality, and Human resource departments. A questionnaire was designed to gauge the impact of stress on work-family conflict among married workers. It was divided into two sections where 1st part measured the demographic factors of the respondents, and the 2nd part measured the occupation stress and work-family conflict. All the indicators of variables were measured using a seven-point Likert scale where 1 represents "lowest value", 4 represents "neutral", and 7 represents "highest value". The dependent variable which is work-family conflict has two dimensions namely work interference with family and family interference with work and the independent variable occupational stress has three dimensions namely job stressor, organizational stressor, and personal stressor.

3.8 Methods of Data Analysis

Collected data were analyzed through descriptive as well as inferential statistical techniques using IBM SPSS and AMOS software. Data were presented in the form of textual, graphical, and tabular. In descriptive statistics, the mean score was used to confirm the stress and work-family conflict levels by indicating a higher mean score as 'high' and a lower mean score as 'low'. Confirmatory factor analysis and validity master were used to check the model fit and reliability and validity of the study. In

inferential statistics, structural equation modeling (SEM), Path analysis was applied to check the impact of independent variables on the dependent variable for hypotheses testing.

IV. DATA ANALYSIS

4.1 General Information of Respondents

Table 4.1: Demographic factors of respondents

Item	Category	Number	Percentage (%)
Gender	Male	75	43%
	Female	98	57%
Age	21-30 years old	53	31%
	31- 40 years old	92	53%
	Above 41 years	28	16%
Experience at the present company	Less than 1 year	24	14%
	1- 3 years	53	31%
	Above 3 years	96	55%
Department	Production	72	42%
	Finance	15	09%
	Engineering & Maintenance	32	18%
	Industrial Engineering & Quality	33	19%
	Human resource	21	12%

Data were examined and interpreted based on the 173 respondents. Table 4.1 represents the general information of the respondents. Based on the table, 57 % of respondents were females and only 43 % were males which means that female respondents are more than males. In terms of age, the dominant age group was between 31- 40 years which is 53% and only 16 % are above 41 years old. Considering the years of experience at the present company, the majority (55%) of employees have more than 3 years of experience, 31 % has 1to 3 years and 14% have less than 1 year of experience. It also shows that most of the workers (42%) belong to the production department, 19% from the industrial engineering & quality department, and 18% from the engineering & maintenance department. There is less staff in the human resource and finance departments which is 12% and 9%.

4.2 Level of Work-Family Conflict

Table 4.2: Level of work-family conflict

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
WI	173	2	7	5.76	1.367
AT	173	1	7	5.60	1.124
JD	173	1	7	5.42	1.685
IT	173	1	7	6.13	1.338
WD	173	1	7	6.13	1.453
FI	173	1	7	5.92	1.260
FC	173	1	7	5.88	1.330
ER	173	1	7	5.10	1.671
FS	173	1	7	5.05	1.549
DW	173	1	7	5.23	1.559
Valid N (listwise)	173				

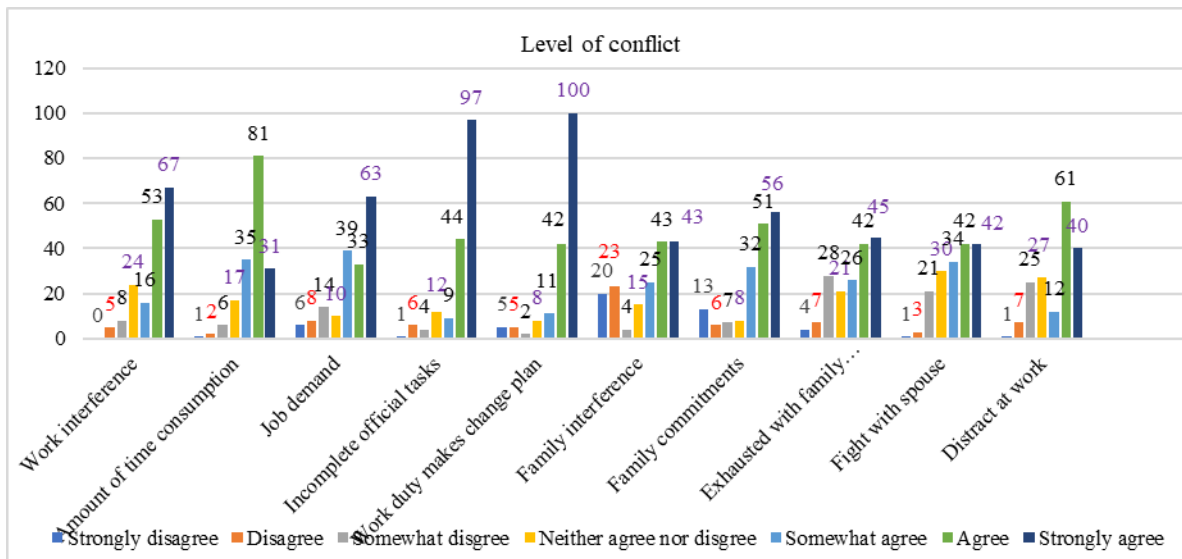


Figure 4.1: Level of conflict

The level of work-family conflict is shown in table number 4.2 and figure number 4.1 which were measured based on 10 indicators such as WI (Work interference), AT (Amount of time consumption), JD (Job demand), IT (Incomplete official tasks), WD (Work duty makes change plan), FI (Family interference), FC (Family commitments), ER (Exhausted with family responsibility), FS (Fight with a spouse) and DW (Distract at work due to family responsibilities). All the indicators are in between the mean range 5.1-5.89 i.e. “agree statement” and 5.9 -7.0 “strongly agree on the statement” which means that the level of conflict is high except for “fight with spouse”. Based on the bar chart, it shows that the highest factors that lead to work-family conflict are “work duty makes change schedule plan” 82% followed by work interference (69%), family commitment (62%), distraction at work due to family responsibilities (58%) and job demand (55%).

4.3 Level of Stress

Table 4.3: Level of stress

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
WP	173	1	7	6.16	1.135
TR	173	2	7	5.64	1.110
TN	173	1	7	5.72	1.212
LS	173	1	7	5.93	1.164
RA	173	2	7	6.12	1.083
SB	173	2	7	6.27	1.001
FP	173	2	7	6.11	1.081
WB	173	1	7	5.97	1.186
RP	173	2	7	5.99	1.131
Valid N (listwise)	173				

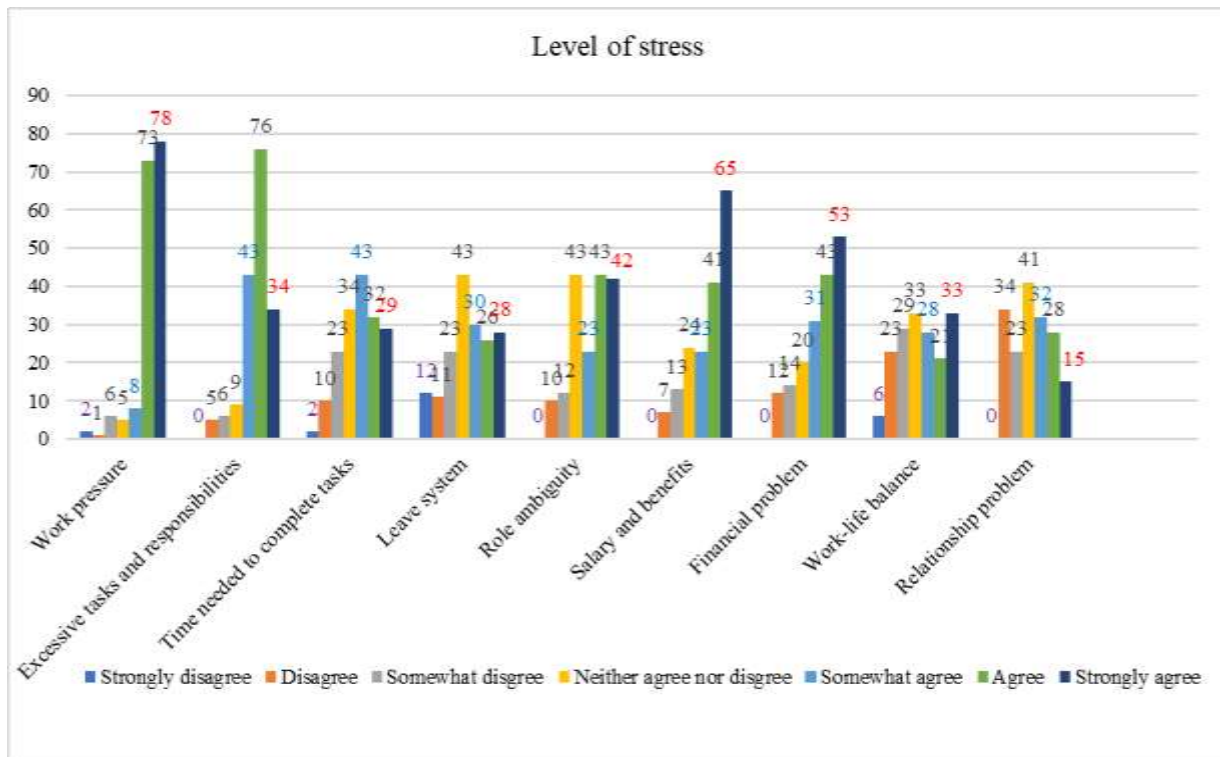


Figure 4.2: Level of stress

Table number 4.3 and figure number 4.2 represent the level of stressors which were measured based on 9 indicators such as WP (work pressure), TR (excessive tasks and responsibilities), TN (time needed to complete tasks), LS (Leave system), RA (role ambiguity), SB (salary and benefits), FP (financial problem), WB (work-life balance) and RP (relationship problem). Based on the table, respondents agreed with all the statements. Furthermore, it found that work pressure, leave system, role ambiguity, low salary and benefits, financial problems, difficult in work-life balance, and relationship problems as the main factors that lead to stress among married workers.

4.4 Reliability Test

The Cronbach’s alpha test was used to assess the questionnaire’s internal consistency. 0.61 is considered the minimum acceptable Alpha value (Konting et al.). Cronbach alpha value was calculated based on the 19 items of stress and work-family conflict. The high value of Cronbach Alpha 0.828 suggests that the questionnaire used for collecting data on stressor factors and work-family conflict factors is highly reliable. It indicates a high level of internal consistency in the questionnaire used. The below tables show the alpha value of each dependent and independent variable.

4.5 Model Fit of the Study

Table 4.4: CMIN analysis for model fit

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	35	300.167	175	.000	1.715
Saturated model	210	.000	0		
Independence model	20	450.762	190	.000	2.372

AMOS was used to check the model fit. CMIN value is used to compare if the observed variables and expected results are statistically significant. Based on table no. 4.4, shows that CMIN/DF default model value is 1.715 which is less than 3. If the

CMIN/DF value is ≤ 3 it indicates an acceptable fit (Kline, 1998) and if the value is ≤ 5 it indicates a reasonable fit (Marsh & Hocevar, 1985). Therefore, the result indicates an acceptable model fit.

Table 4.5: RMSEA for model fit

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.047	.038	.056	.676
Independence model	.066	.058	.073	.001

RMSEA (Root Mean Square Error of Approximation) measures the difference between the observed covariance matrix per degree of freedom and the predicted covariance matrix. According to MacCallum et al., (1996), a value higher than 0.1 are considered poor, values between 0.08 and 0.1 are considered borderline, values ranging from 0.05 to 0.08 are considered acceptable, and values ≤ 0.05 are considered excellent. As per table no. 4.5, RMSEA value 0.047 is less than 0.05 indicating a good model fit.

Table 4.6 Regression weight

	Estimate	S.E.	C.R.	P	Label
JP <--- JS	1.000				
TR <--- JS	.534	.146	3.651	***	par_1
TN <--- JS	.631	.157	4.015	***	par_2
LS <--- OS	1.000				
RA <--- OS	1.148	.219	5.233	***	par_3
SB <--- OS	1.590	.347	4.582	***	par_4
FP <--- PS	1.000				
WB <--- PS	41.628	327.540	.127	.899	par_5
RP <--- PS	94.020	739.726	.127	.899	par_6
WI <--- WFC	1.000				
AT <--- WFC	-.083	.273	-.303	.762	par_7
JD <--- WFC	2.205	.706	3.125	.002	par_8
IT <--- WFC	1.055	.422	2.501	.012	par_9
WD <--- WFC	1.966	.626	3.140	.002	par_10
FI <--- WFC	2.066	.638	3.239	.001	par_11
FC <--- WFC	3.094	.903	3.427	***	par_12
ER <--- WFC	2.409	.718	3.354	***	par_13
FS <--- WFC	1.512	.472	3.203	.001	par_14
DW <--- WFC	1.337	.425	3.148	.002	par_15

Table 4.7: Correlation test

	Estimate	S.E.	C.R.	P	Label
JS <--> OS	1.033	.112	9.225	***	par_16
JS <--> PS	1.036	.112	9.249	***	par_17
JS <--> WFC	.770	.145	5.301	***	par_18
OS <--> PS	1.024	.111	9.214	***	par_19
OS <--> WFC	.764	.144	5.298	***	par_20
PS <--> WFC	.765	.144	5.300	***	par_21

Table 4.6 represents the unstandardized regression weight. The result shows that all the factors are statistically significant at 0.05 level, where the P value is less than 0.05, except for the factors WB (work balance), RP (relationship problem), and AT (Amount of time consumption). Table 4.7 demonstrates a significant relationship between variables.

Table 4.8: Standardized regression

		Estimate
JP	<--- JS	.997
TR	<--- JS	.990
TN	<--- JS	.995
LS	<--- OS	.993
RA	<--- OS	.958
SB	<--- OS	.999
FP	<--- PS	.995
WB	<--- PS	.991
RP	<--- PS	-.061
WI	<--- WFC	.984
AT	<--- WFC	.066
JD	<--- WFC	-.041
IT	<--- WFC	.072
WD	<--- WFC	.994
FI	<--- WFC	.992
FC	<--- WFC	.030
ER	<--- WFC	-.034
FS	<--- WFC	.990
DW	<--- WFC	.985

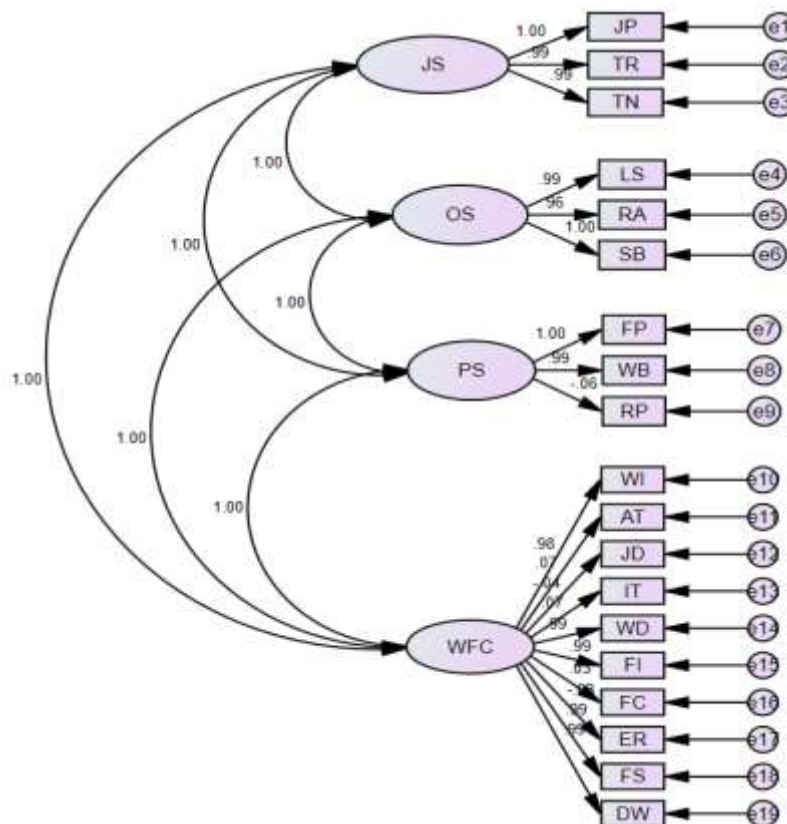


Figure 4.3: Factor loading before deleting items

Table 4.8 shows the standardized regression weights of observed variables that determine the latent variables. Confirmatory factor analysis (CFA) is used to identify the factors and factor loading of measured variables as well as to confirm factors or underlying theories which are already developed by other researchers. Factor loadings show the variance in the specific factors. According to the SEM AMOS technique, a factor loading of 0.7 or above indicates that the factor extracts enough variance from the variable. Based on table 4.8, all the factor loadings of JS (job stressor) and OS (organizational stressor) are higher than 0.7 whereas RP, AT, JD, IT, FC, ER values are less than 0.7 which is represented in figure 4.3. Therefore, those factors less than 0.7 have been deleted and 12 factors have been considered. Table 4.9 and figure 4.4 represent the factor loading of accepted factors.

Table 4.9: Factor loading after deleted the items

		Estimate
JP	<--- JS	.997
TR	<--- JS	.990
TN	<--- JS	.995
LS	<--- OS	.993
RA	<--- OS	.958
SB	<--- OS	.999
FP	<--- PS	.995
WB	<--- PS	.991
WI	<--- WFC	.984
WD	<--- WFC	.994
FI	<--- WFC	.992
FS	<--- WFC	.990
DW	<--- WFC	.985

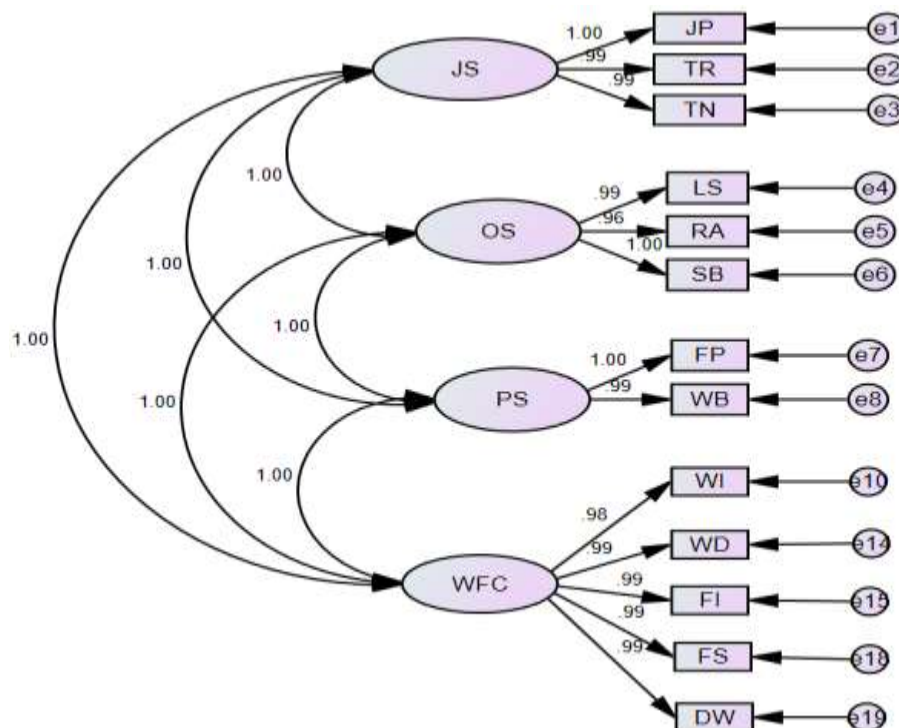


Figure 4.4: Factor loading after deleted unacceptable items

4.6 Reliability and Validity of the Instrument

Table 4.10: Reliability and validity test

	CR	AVE	MSV	MaxR(H)	PS	JS	OS	WFC
PS	0.993	0.986	0.806	0.994	0.993			
JS	0.996	0.988	0.413	0.997	0.542	0.994		
OS	0.989	0.967	0.806	0.998	0.898	0.643	0.983	
WFC	0.996	0.978	0.480	0.996	0.693	0.632	0.437	0.989

CFA (Confirmatory factor analysis) in the SEM (Structural equation modeling) was performed to test the validity and reliability of an instrument. The model has run after deleting the unacceptable items. Based on the result, CR (composite reliability) in the measurement model shows that the values of four latent variables are greater than 0.7 which confirms the internal consistency of reliability. The validity of the measurement was determined by construct validity to measure how well the items selected for the construct were measured. It validates in the form of convergent and discriminant validity. Convergent validity indicates how much of the indicators’ variance can be explained by the latent unobserved variable and it was measured by the average variance extracted (AVE). Table 4.10 shows that all AVE values are higher than 0.5, thus confirms the convergent validity of the questionnaire. Further, for discriminant validity, all correlations between the constructs were calculated. Based on the table, correlations were less than the AVE square root for each construct which verifies discriminant validity according to Fornell and Larcker (1981).

4.7 Path Analysis

Table 4.11: Regression weights

	Estimate	S.E.	C.R.	P	Label
WFC <--- JS	.656	.048	13.791	***	
WFC <--- OS	.163	.032	5.161	***	
WFC <--- PS	.183	.043	4.268	***	

SEM, Path analysis was conducted to determine the significance levels and the effects of independent variables on the dependent variable. This analysis is used to evaluate causal models by examining the relationships between a dependent and two or more independent variables (Crossman,2019). Based on the result of the analysis, all the variables i.e. job stressor, organizational stressor, and personal stressor are significant where p values are less than 0.01.

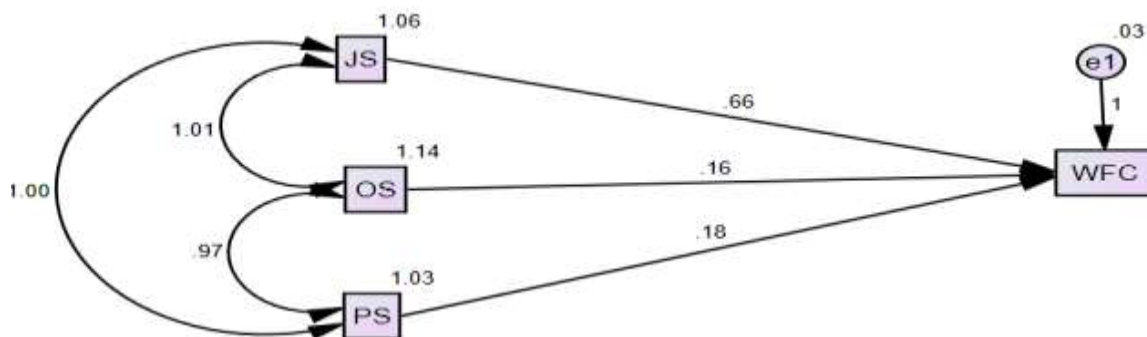


Figure 4.5: Unstandardized model

Unstandardized coefficients in path analysis represent how much the dependent variable, that is WFC (work-family conflict) diverges from an independent variable when all other independent variables are held constant. It demonstrates that a 1-point increase in JS (job-related stressors), OS (organizational-related stressors), and PS (personal-related stressors) lead to an increase in WFC (work-family conflict) by 0.66, 0.16, and 0.18 respectively which has proven H1, H2, and H3.

4.12: Summary of hypothesis testing result

Hypothesis	Path Coefficient	Significant level	Result
H1: Job stressor has a significant positive effect on work-family conflict	0.66	Significant	Supported
H2: Organisational stressor has a significant positive effect on work-family conflict	0.16	Significant	Supported
H3: Personal stressor has a significant positive effect on work-family conflict	0.18	Significant	Supported

V. RESULTS AND DISCUSSION

The study aimed to analyze the effect of stress on work-family conflict. The results of this study may be used to pinpoint the stressor areas on which more emphasis is needed to reduce work-family conflict among married workers. The result shows that most of the respondents (57%) are females between the ages of 31 to 40 years. The reliability and validity of the items measuring stress and work-family conflict were tested through CFA. The result confirms the reliability, convergent, and discriminant validity of the study after deleting the unacceptable items. Based on the analysis results, it found that work pressure, leave system, role ambiguity, low salary and benefits, financial problems, difficulty in work-life balance, and relationship problems as the main factors that lead to stress among married workers. The result of the study is supported by Velayutham & Chandru, (2012); Mariatini et al., (2020); De Silva & Thilakasiri (2014). The study found a significant relationship between stress and work-family conflict. The results of Path analysis prove that job stressors, organizational stressors, and personal stressors have a significant positive effect on work-family conflict which means that an increase in those factors leads to an increase in work-family conflict supported by Karakas & Tezcan (2018). Results revealed that job stressor has the highest impact on work-family conflict by 66%. Some of the main reasons which lead to increased work-family conflict are changes in schedule plans, job demand, work interference, distraction at work, and family commitment supported by Sultana & Alam, 2012; Obrenovic et al., (2020).

VI. CONCLUSION

This study examined stress and its effect on work-family conflict among married workers. Based on primary data gathered from 173 respondents using a proportionate stratified random sample technique, the study’s conclusions were drawn. It was evident from the result that stress has a significant positive effect on work-family conflict. Results show that the majority of married workers experience stress due to work pressure, leave system, role ambiguity, low salary and benefits, financial problems, difficulty in work-life balance, and relationship issues. Consequently, it suggests that organization should assign reasonable tasks and adequate time to complete their tasks.

It found that role ambiguity issues as employees are unclear about task instruction and work expectations from them. Consequently, while assigning tasks, department heads or supervisors should provide precise instructions to the staff. Furthermore, the Human resource department should develop a proper job description for each employee and every employee should be aware of job duties and responsibilities, and work expectations from them. The organization should provide fair pay and benefits considering internal and external factors of the payment system. In addition, the organization should provide pay and benefits based on performance contribution along with seniority. Changes in schedule plans, job demands, work interference, distractions at work, and family commitment are the main reasons that cause work-family conflict. It suggests, that the organization should implement a flexible work arrangement system which will help to balance both professional and personal life. In addition, it is necessary to organize activities and training programs to reduce stress and work-family conflict along with frequent counseling programs.

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