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THE INDIAN EARNING COUPLE – ROLE STRESSORS, INTER-ROLE CONFLICT AND MODERATION IMPACT OF WORKPLACE SOCIAL SUPPORT**

Abstract. *Due to a lack of support resources, the nature of family and work settings causes Indian earning couples to experience an imbalance while performing their work and family roles. The study developed and tested a model for investigating the moderation impact of two such social support resources in the workplace – supervisor and co-worker – on the inter-role conflict faced by an Indian earning couple. Data were collected and analysed in relation to 676 members of earning couples from 11 major Indian cities using snowball sampling. An interesting finding is that even though both Work Overload (WO) and Family Overload (FO) contribute significantly as role stressors, the individual variable impact created by WO is less effective than FO on inter-role conflict. Although workplace social support showed a moderating effect on inter-role conflict, on the individual variable level co-worker and supervisor support less effectively moderated the inter-role conflict created by FO compared with WO. Practical implications of the study are outlined with respect to business and future research directions.*

Keywords: *role stressors, work overload, family overload, supervisor support, co-worker support, inter-role conflict, indian earning couple.*

INTRODUCTION

The Indian economy's privatisation and globalisation have brought considerable changes. In the 21st century, urban areas in India have seen employment

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opportunities grow, necessitating the migration of workers, including women, to those locations. Urbanisation has also created a new economic context in which husband and wife have become family breadwinners (Sánchez-Mira 2021). However, their inflexible work hours mean that modern urban workplaces leave individuals with limited or no options for managing work–life balance. Workplaces have often overlooked the family roles played by their workforce (Beardshaw 2004). Technological advancements and global competition have added to work demands, pushing employees to increase their work delivery pace (Valcour 2007). Driven by technological advancements and organisational interventions, employees working in modern organisations can perform work anytime and from any location. This possibility provided by technology has eroded work and life boundaries, increasing the chances of inter-domain spillovers and more frequent influences (Ashforth, Kreiner, and Fugate 2000).

For a long time, the traditional Indian joint family system was a vital social institution that prioritised collective well-being over individual aspirations. Its foundational structure was crucial for ensuring its members' emotional and economic stability. Joint families provided a robust framework supporting children and elderly family members, showing remarkable adaptability and resilience amid changing societal norms (Gopalakrishnan 2021; Sudha G Hiremath 2023). By distributing household responsibilities equitably, with women managing domestic duties and men focusing on working outside and earning, joint families fostered strong familial bonds, reduced individual stress, and created an environment of security that nurtured emotional and mental well-being (Joshi and Sheorey 2019; S. Singh 2020).

The rise of dual-income households, driven by earning couples, has led to a shift in Indian family structures from collectivist joint families to individualistic nuclear arrangements. The transition has lowered reliance on extended family networks and reshaped family dynamics. Balancing work–life responsibilities alongside dual careers often leads to role strain, limited family bonding, and greater stress, negatively affecting earning couples' well-being (Gopalakrishnan 2021; Arsi 2020).

The growing participation of women in the workforce has disrupted traditional gender roles, adding complexity to family dynamics as couples have struggled to balance career aspirations and household responsibilities (Arsi 2020; S. Singh 2020). The nuclear family model, which often lacked intergenerational support, left earning couples solely responsible for managing child-rearing and elder care together with professional commitments. This led to emotional isolation, increased mental health challenges and weaker social support systems (Sudha G Hiremath 2023). The under-involvement of spouses (Natarajan and Thomas 2002), particularly men, with children and family members, also increased stress on the family and work fronts.

Large numbers of women participating in the Indian labour market created earning couples. The demanding job roles and cross-domain influences have

kept earning couples more occupied with work, preventing them from spending quality time with their families. Demanding work roles have altered the family structure and compositions, neglecting the boundaries of work and family aspects and the typical factors in work-family conflicts (Yucel, Şirin, and Baş 2023). Working simultaneously and full-time, both partners started to make demands in the work and family domains. The constant rise in demands led to overloads, making it harder for earning couples to balance work and family aspects (Hill et al. 2001). Earning couples' engagement in conflicting roles caused role overloads, resulting in inter-role conflicts (Greenhaus and Beutell 1985; Nimmi et al. 2023; Mellor and Decker 2020).

Cultural bondings, societal norms and economic factors unique to India compound the challenges earning couples face in balancing their work and family responsibilities. Most studies on Indian earner couples' work-family-related inter-role conflict focused primarily on general experiences with work-family conflicts (Baral 2020; Buddhapriya 2009; Uttam et al. 2011). Existing research on earning couples provides a good snapshot of workplace characteristics and job-related aspects as antecedents to work-family conflict (Michel et al. 2011; Kundu et al. 2016). Studies have examined the role of individual variables like cultural norms, work-life enrichment, organisational support, gender roles, and family support in moderating the impact of inter-role conflict caused by work and family overloads. Nevertheless, the relationship between role stressors, such as work and family overload, and inter-role conflict remains underexplored. In addition, previous studies have not sufficiently examined how workplace support variables, like co-worker support, supervisor support and organisational policies, moderate the impact of role stressors on inter-role conflict.

The need for empirical studies on work-family conflict in countries where the family as an institution is very strong and women's participation in work is growing is also noted in the literature (Poelmans 2011). A family with both the husband and wife making an income is still a new concept in India (Jyothi and Neelakantan 2014).

Noting the limited studies and the rising trend of earning couples in the Indian context, the study examines role stressors (work and family overload) as predictors of inter-role conflict among Indian earning couples. Also investigated is whether workplace support (supervisor, co-worker, and organisational policy support) moderates the inter-role conflict these stressors cause.

LITERATURE AND THEORETICAL BACKGROUND

Several theories provide insights into work-family reconciliation. In the Indian context, cultural, societal and institutional factors influence individuals' ability to balance their work and familial roles. The role conflict theory highlights the challenges posed by competing demands between work and family roles, notably for women in dual-earner households (Valk Reimara and Srinivasan Vasanthi 2011). The ecological systems theory (Urie Bronfenbrenner

1979) examines the influence of external systems such as family, workplace, and cultural norms on individuals, stressing the role of societal expectations in shaping work–family dynamics in India (Parveen Kalliath, Kalliath, and Chan 2017). The social exchange theory underscores the reciprocity between family members, such as providing emotional and practical support, which helps to reconcile professional and domestic roles (Rajadhyaksha and Velgach 2015). The gender role ideology emphasises the persistence of traditional gender roles that often restrict women’s career progress and impose greater caregiving responsibilities on them (Smita and Rajadhyaksha 2004). The work-family enrichment theory explores the possibility of a positive spillover between work and family domains, particularly among women entrepreneurs who find personal fulfilment through dual engagement (Sehgal and Khandelwal 2020). Cultural collectivism illustrates how the interdependence and shared responsibilities within Indian families can support and constrain work–family balance, reflecting the complex dynamics of collectivist societies (Raina, Ollier-Malaterre, and Singh 2020).

The inter-role conflict that work and family conflict creates can be a stressor (Zhang, Rasheed, and Luqman 2020). Stressor-related frameworks traditionally relied on role theory to deal with work roles. However, role theory places less emphasis on family roles, which are critical in analysing any impact of inter-role conflict (Barnett and Gareis 2006) in the Indian context. This led to the Conservation of Resources (COR) theory proposed by Hobfoll (Hobfoll 1989), which considers assets or resources, being selected for this study. According to the COR theory, stress happens at work and in the family due to asset erosion, mostly in one domain, causing resource imbalances (Hobfoll 1989) that eventually affect other domains and roles. Every individual possesses a finite number of resources. The consumption of resources in one domain (work) results in a shortage of resources in another domain (family). The resource shortage adds to the likelihood of a conflict emerging between the two domains (Ribeiro et al. 2023). When dealing with work and family roles, individuals may lose resources like time and energy, which leads to stress and role conflicts (Grandey and Cropanzano 1999). The COR theory states that work-related outcomes can be forecasted based on the resources available to employees, and any adverse work events will result in resource depletion. Therefore, the study used COR theory to derive its model based on the role stressors described below.

Earning couples often encounter role overloads since they play multiple roles in their family and professional lives. Work and family roles are important (Grandey, Cordeiro, and Crouter 2005). Different behaviour is expected in each role, which has its own challenges and demands. The desire to play several roles efficiently, effectively and simultaneously causes conflicts and stress (Grönlund and Öun 2010). Managing these roles with minimum conflict results in satisfaction and positive experiences (Clark 2000). Still, these roles establish substantial role overloads in family and work areas (Matthews et al. 2013), creating role conflicts.

Role conflict occurs when an individual simultaneously performs multiple varying roles. The demands arising from one role are inconsistent and conflict with another role being played by the individual at the same time (Vatharkar and Aggarwal-Gupta 2020). The demands or overloads created by discordant roles lead to inter-role conflicts.

Work and family are two domains that often have conflicting interests, causing inter-role conflicts. Managing and balancing aspects of these two domains at once with equal efficiency is daunting. Switching between family and work frequently leads to inter-role conflict (Zedeck and Mosier 1990). One-third of the earning couples who visited the American Association of Marriage and Family Therapy reported work–family issues related to balance (Haddock and Bowling 2008). In the case of an earning couple, inter-role conflict operates in two directions for each partner, i.e., the family role can interfere with work, and the work role can interfere with the family (Grzywacz and Demerouti 2013). Due to this, researchers started identifying inter-roles via the lens of role overloads and the conflicts created by these overloads.

Indian earning couples generally encounter two forms of role overload: work overload and family overload, which leads to inter-role conflict, otherwise known as work–family conflict (WFC) and family–work conflict (FWC) (Guterk et al. 1991).

Work–family conflict (WFC) occurs when the demands and responsibilities of work roles, such as long work hours and prolonged working weeks, are incompatible with the family domain (Allen 2001), thereby creating conflict. In terms of earning couples, work–family conflicts are more due to work infiltrating into family boundaries.

Family–work conflict (FWC) arises from family role events intervening in work-related roles, such as being unable to attend to office responsibilities because of a medical exigency in the family (Byron 2005; Viswesvaran, Sanchez, and Fisher 1999).

Inter-role conflicts arising from role stressors (work and family overloads) are associated with a range of adverse outcomes (Yavas, Babakus, and Karatepe 2008; Esson et al. 2004).

The workplace is the exact place or location where an employee performs their job. An employee spends over one-third of their life in the workplace. The workplace is also an important social space after one's home. Social support comes from various sources in the workplace, such as supervisors and co-workers (Parasuraman, Greenhaus, and Granrose 1992). Workplace social support acts as a coping resource that can ease the adverse effects of stressors encountered in work and family domains (Parasuraman, Greenhaus, and Granrose 1992; Thomas and Ganster 1995). Such social support also acts as a buffer and reduces the impact of psychological strain created by stressors (Ganster, Fusilier, and Mayes 1986). Supervisors and co-workers provide a supportive environment that helps improve productivity and maintain work–life balance.

With the workplace becoming ever more competitive and demanding, employees are becoming more vulnerable to inter-role conflict. Employees have begun looking at various resources and support systems to address the conflicts arising from the roles in which they are involved. One potential source of workplace social support is co-workers. A co-worker is a hierarchical peer (Raabe and Beehr 2003) who tends to use the same workspace, either shares or performs similar duties, and is an integral part of work life. A co-worker who is a confidant can enrich the work-life experience (Thomas W. H. Ng and Sorensen 2008) by providing support, easing the workload, and making the workplace environment more palatable (Neves and e Cunha 2018). Co-worker support contributes significantly to strain reduction (Terry A. et al. 2000), job satisfaction (L. Ducharme and Martin 2000), decreases occupational stress (L. J. Ducharme, Knudsen, and Roman 2007), and reduces psychological distress caused by the work environment (Sloan 2012).

The support co-workers provide makes the work environment better (L. et al. 2000), lowers work-related burnout (Constable and Russell 2010), and helps to reduce work-family conflicts (Blom et al. 2014).

One form of workplace social support is supervisor support (Parasuraman, Greenhaus, and Granrose 1992). Such support can be described as “supervisor behaviour towards employees to achieve a balance between their responsibilities at work and home” (Thomas and Ganster 1995). Yet, supervisor support can also be viewed as the extent to which an employee perceives that their supervisor appreciates their contribution to the work and cares about their family’s well-being (Eisenberger et al. 2002). Supervisors help employees boost their performance and assist them in coping with complex work situations. They also help alleviate work stress, which otherwise creates inter-role conflict. Any support received by employees empowers them to perform their work roles effectively and may also impact their family roles.

RESEARCH PROBLEM

With an increasing number of women joining the workforce, Indian earning couples are struggling to balance their family and work responsibilities. They are experiencing more significant conflicts from the demands to share family responsibilities (Haworth and Lewis 2010). Concerns related to inter-role conflict are thus becoming more important. This makes it necessary to understand the effect of the support co-workers and supervisors provide in reducing inter-role conflict (Allen 2001).

RESEARCH HYPOTHESIS AND MODEL

The study aims to answer two key questions: Is there any relationship between role stressors (work overload and family overload) and inter-role conflict? Can the support that supervisors and co-workers provide offset the harmful effects of role stressors and lower their impact on inter-role conflict?

It is argued in this study that the workplace support provided by supervisors and co-workers is essential for dealing with the inter-role conflict created by work and family overload. The perceived support from co-workers and supervisors helps couples to manage aspects of their work and family.

In line with the above, the study presents the following hypotheses:

H₁: There is a positive relationship between role stressors and inter-role conflict.

H_{1(a)} There is a positive relationship between work overload and inter-role conflict.

H_{1(b)} There is a positive relationship between family overload and inter-role conflict.

H₂: Workplace support has a negative moderating effect on the relationship between role stressors and inter-role conflict.

H_{2(a)} Supervisory support has a negative moderating effect on the relationship between work overload and inter-role conflict.

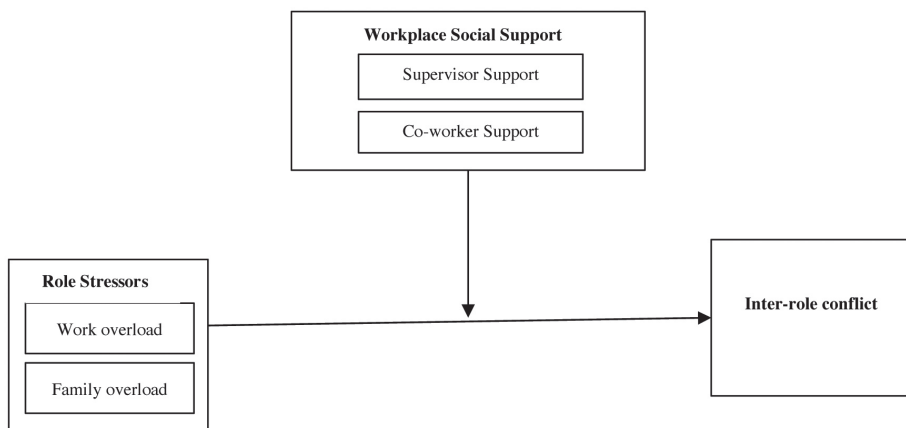
H_{2(b)} Supervisory support has a negative moderating effect on the relationship between family overload and inter-role conflict.

H_{2(c)} Co-worker support has a negative moderating effect on the relationship between family overload and inter-role conflict.

H_{2(d)} Co-worker support has a negative moderating effect on the relationship between work overload and inter-role conflict.

Conceptual model

Figure 1: CONCEPTUAL FRAMEWORK OF ROLE STRESSORS AND INTER-ROLE CONFLICT AMONG EARNING COUPLES WITH WORKPLACE SOCIAL SUPPORT AS A MODERATOR



Source: Researchers compilation.

MATERIALS AND METHODS

The study was conducted in 11 major Indian cities: Mumbai, Delhi, Bangalore, Chennai, Ahmedabad, Chennai, Kolkata, Surat, Pune, Jaipur, and Bhubaneswar. The primary data for the research were collected from one member of earning couples with full-time employment and who was working in the organised sector and meeting the age criteria of 20–60 years. Using a structured questionnaire and snowball sampling technique, the researchers collected data from 676 respondents. The questionnaire was prepared after reviewing the relevant literature using the existing scales. The researcher pre-tested the drafted questionnaire. Based on the pre-test inputs, certain items in the questionnaire were re-worded and reframed to avoid response bias.

Part 1 of the questionnaire consists of general demographic details, and part 2 of questions related to work overload, family overload, workplace social support, and inter-role conflict. The five-point Likert work overload instrument developed by Price and Mueller (Price and Mueller 1981) and later modified by Iverson (Iverson and Roderick Dale 1992) was used to measure work overload. The instrument consists of four questions. The five-point Likert family overload instrument developed by Thiagarajan (Thiagarajan, Chakrabarty, and Taylor 2006), a modified version of Michael D. Reilly's (Reilly 1982) instrument, was used to measure family overload. The workplace social support aspects in the study are measured using co-worker and supervisor support. A multidimensional instrument on perceived social support (MSPSS) (Zimet et al. 2010) was used to measure workplace support. The MSPSS instrument is a 12-item, self-reporting inventory measuring perceived social support. The friends' factor group part of the instrument is considered for co-workers and supervisors. The co-worker questions were interchangeably used by switching the word co-worker in each question to supervisor, and the seven-point Likert scale was appropriately modified to five points. A five-item Likert scale of work–family and family–work conflict instruments was used to measure inter-role conflict. The instruments consist of five items each and were proposed by RG Netemeyer (Netemeyer, Boles, and McMurrian 1996). The study relied on existing theories to develop hypotheses and a quantitative correlation approach to generalise the findings.

DATA ANALYSIS AND INTERPRETATION

Demographic Data Analysis

Even though the same number of questionnaires was distributed to participants across all 11 cities, the number of valid responses received from participants was not equal. The highest responses (65) were received from Bhubaneswar, Kolkata and Delhi, while the lowest (58) came from Ahmedabad, Mumbai, Pune and Surat. Among the 667 respondents, 55.6% (371) were female and 44.4% (296) were male. Most survey participants (465 or 69.7%) in the study fell into the age group 21–30 years, while 3% of the participants (20) were in the

age group 51–60. The age group 21–30 represents young working people whereas 31–40 represents the middle-aged working group. The age bracket 21–40 is a working and earning group and broadly represents India's modern workforce, which is made up of earner couples. Among the 667 respondents, 267 (40%) work in the public sector, while 400 (60%) work for private sector companies. These data align with the current trend of the private sector increasingly dominating the provision of employment opportunities.

Descriptive Statistics

Stress and inter-role conflict models are based upon the interactions of stress, strain, and various coping resources. The study examined work overload and family overload as role-based stressors as causal factors in inter-role conflict. It also considered the moderating/buffering effects of workplace social support on inter-role conflict.

The respondents were given a Likert-scale questionnaire with a list of statements under each head, where 1 stands for strong disagreement with the statement and 5 for strong agreement. Since scale questions were used in the survey, the data collected were distributed normally. Descriptive statistics such as mean, standard deviation, skewness etc. were therefore used to summarise the responses.

Item mean scores indicated that the respondents showed neutral to strong agreement. The standard deviation indicated a variation among responses. Skewness and kurtosis are well within the range of acceptance, indicating that the data were normally distributed and not out of the curve.

Scale Validity and Reliability

The PCA model was initially run with all items in the questionnaire. Based on the results, factors with a loading of less than 0.30 and correlated with more than one factor were deleted in the following run to obtain a favourable Kaiser-Meyer-Olkin (KMO) value and total variance explained.

Model Fit

The KMO test was used to measure the sample adequacy for each variable in the research model, determine the suitability of the collected data for factor analysis, and measure the proportion of variance among the variables in the given data set. KMO values closer to 1.0 are considered ideal, and values less than 0.5 are unacceptable.

Bartlett's test yielded a chi-square value of 13055.671 with 659 degrees of freedom and a significance value of .000 (< 0.05). Based on this, the given correlation matrix is not an identity matrix, and the matrix was factorable. Therefore, the result is significant. The variables are correlated and the data are suitable for factor analysis.

The item communality test indicated that the communality values, ranging from 0.533 to 0.891, are above the cut-off values, which means the common factor retains the original information.

To identify the underlying dimensions of the dataset in question, the total variance of the interconnected items was extracted by applying principal component analysis (PCA) using the varimax and Kaiser normalisation method for factor rotation. Compared with low-value variables, the high-value variables are represented in the common factor space. Low-value variables not represented in the common factor space were removed to eliminate performance variations. In addition, all the squared loadings were eliminated. The final sum of loading with eight components is 70.521%.

Rotated component matrix

Table 1: TABLE OF ROTATED COMPONENT MATRIX

No	Statement	1	2	3	4	5
1	My job requires me to work too fast.	0.865				
2	My job leaves me with very little time to get everything done.	0.842				
3	My job requires me to work very hard (physically or mentally).	0.828				
4	I often have to work overtime.	0.822				
5	The demands of my work interfere with my home and family life.	0.807				
6	Due to work-related duties, I have to change my plans for family activities.	0.757				
7	The conditions of my work life are excellent.	0.726				
8	In my family life, I do not ever seem to have any time for myself.		0.85			
9	In my family life, there are times when I cannot meet everyone's expectations.		0.798			
10	The demands of my family or spouse/partner interfere with work-related activities.		0.79			
11	In my family life, I have to do things that I do not really have time and energy for.		0.768			
12	Family-related strain interferes with my ability to perform job-related duties.		0.755			
13	In my family life, I need more hours in the day to do all the things that are expected of me.		0.742			
14	I can talk about my workplace problems with my co-worker.			0.798		

No	Statement	1	2	3	4	5
15	I can count on my co-workers when things go wrong at the workplace.			0.786		
16	My co-worker really tries to help me at the workplace			0.786		
17	I have a co-worker with whom I can share my workplace joys and sorrows			0.753		
18	I find real enjoyment in my job.			0.749		
19	Most days, I am enthusiastic about my job.			0.711		
20	I have a supervisor with whom I can share my workplace joys and sorrows.				0.833	
21	I can talk about my workplace problems with my supervisor.				0.78	
22	I am satisfied with the progressive support extended by my supervisor towards meeting my work-life balance				0.768	
23	I can count on my supervisor when things go wrong in the workplace.				0.735	
24	My supervisor tries to help me at the workplace.				0.701	
25	My job produces strain that makes it difficult to fulfil family duties.					0.796
26	The amount of time my job takes up makes it difficult to fulfil family responsibilities.					0.739
27	Things I want to do at home do not get done because of the demands my job puts on me.					0.731
28	I have to put off doing things at work because of demands on my time at home.					0.73
29	My home life interferes with my responsibilities at work, such as getting to work on time, accomplishing daily tasks, and working overtime.					0.719

Extraction method: principal component analysis

Rotation method: Varimax with Kaiser normalisation

Rotation converged in 7 iterations

* Factors with loadings greater than 0.30 were considered for content validity and model fit

Source: Researchers compilation.

The rotated component matrix reduces the number of factors with a high loading. The rotation matrix, without any change, makes the interpretation easier. The table above shows the factors that were loaded under each construct. The Work Overload factor had a factor loading of between 0.865 and 0.726. The family Overload factor had factor loadings ranging from 0.850 and 0.742. Supervisor support had factor loadings of between 0.833 and 0.701. The factor describing inter-role conflict had factor loadings of between 0.796 and 0.719. Overall, only those factors with factor loadings above 0.30 were considered to check the content validity and model fit.

The items selected from the exploratory factor analysis (EFA) were checked for convergent validity and average variance extracted (AVE). The findings showed that the construct's reliability is greater than required. The composite validity values across all of the dimensions exceeded 0.70, and the average variance explained was above 0.500. Overall, the construct showed that the items are internally consistent, while variance was also found to be adequate.

Structural Equation Modelling (SEM) Analysis

In this study, a structural model, which incorporated all of the variables that were assessed in the calculation model, is used to test the hypotheses.

Table 2: MODEL FIT SUMMARY

Model	NPAR	CMIN	Degrees of Freedom	P	CMIN/DF (χ^2/df)		
Default model	33	101.739	33	0	2.083		
Criteria	<3.000						
RMR, GFI							
Model	RMR	GFI	AGFI	RFI rho1	IFI Delta2	CFI	RMSEA
Default Model	0.079	0.935	0.871	0.897	0.904	0.928	0.073
Criteria	<0.100	>0.80					

Source: Researchers compilation.

The table above displays the fundamental model fit statistics. The chi-square/df (χ^2/df) is within the acceptable range of <3 (2.083). The goodness of fit (0.935) is higher than the attributes proposed. In the boundary estimation, the root mean square residual (RMR) is 0.79. The model thus has appropriate measures of fit.

Hypothesis Testing

H₁ There is a positive relationship between role stressors and inter-role conflict.

Table 3: COEFFICIENTS – H₁

Coefficients						
Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.13E-17	0.032		4.08	0
	Role Stressors	0.555	0.032	0.555	17.209	0

a. Dependent variable: inter-role conflict

Source: Researchers compilation.

The sig. values in the above table are < 0.05 for role stressors, which means that role stressors (WO and FO) impact inter-role conflict and there is a significant change in inter-role conflict due to role stressors.

Hence, the analysis shows that role stressors will significantly change inter-role conflict. With a 1% rise in role stress, inter-role conflict will rise by 0.555 (B value), indicating a positive relationship.

Accordingly, hypothesis (H1), which states that a positive relationship exists between role stressors and inter-role conflict, is supported.

Hypothesis Analysis Related to Individual Role Stressors

H_{1(a)} There is a positive relationship between work overload and inter-role conflict.

H_{1(b)} There is a positive relationship between family overload and inter-role conflict.

Table 4: COEFFICIENTS – H_{1(A)}

Coefficients						
Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.00E-16	0.029	2.79	0.005	
	Work Overload	0.078	0.038	0.078	2.036	0.042
	Family Overload	0.702	0.038	0.702	18.39	0

a. Dependent variable: inter-role conflict

Source: Researchers compilation.

The relationship between work overload and inter-role conflict (IRC) is positive and significant (beta = 0.078, $p = 0.042$). This indicates that increased work overload leads to a modest rise in IRC. The relationship between family overload and IRC is strongly positive and highly significant (beta = 0.702, $p < 0.001$). This suggests that family overload is the dominant factor contributing to IRC, with a substantial effect size.

The sig. value in the above table for work overload is 0.042, and for family overload it is 0.000, which is < 0.05 . The result indicates an impact of both work overload and family overload as role stressors (WO and FO) on inter-role conflict. Individual role stressors cause a significant change in inter-role conflict.

From the above analysis, a 1% rise in work overload will increase the inter-role conflict by 0.078 (B value), while a 1% rise in family overload will increase inter-role conflict by 0.702 (B value).

It is interesting to see that even though WO and FO have significant contributions, WO is less effective than FO. The B value for WO is 0.078, indicating that inter-role conflict is impacted more by WO and is less severely impacted by FO. The B value of FO is 0.702, indicating a strong and positive relationship between IRC and FO, thereby revealing the higher importance of FO in inter-role conflict compared to WO.

The above analysis shows that work overload and family overload have significant effects on inter-role conflict. When observed individually, work overload positively impacted inter-role conflict. However, family overload showed a stronger positive association than work overload.

H_{1(a)} There is a positive relationship between work overload and inter-role conflict – Supported.

H_{1(b)} There is a positive relationship between family overload and inter-role conflict – Supported.

Hypothesis Analysis Related to Moderation Variable

H2: Workplace social support has a negative moderating effect on the relationship between role stressors and inter-role conflict.

Table 5: COEFFICIENTS^A – H₂

Coefficients					
Model	Unstandardised Coefficients		Standardised Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	0.011	0.033		0.33	0.741
1 Role Stressors	0.536	0.033	0.536	16.055	0
ZRS X ZWS	-0.051	0.023	-0.073	-2.174	0.03

a. Dependent variable: inter-role conflict
Source: Researchers compilation.

The sig. value of the interaction term ZRoleStressors X ZWorkplaceSupport (ZRSXZWS) in the above table is 0.030, which is <0.05. Workplace support is hence a moderator variable that affects the relationship between independent variable role stressors and the dependent variable inter-role conflict.

The negative B-coefficient value for the interaction predictor (workplace support) indicates that workplace support negatively affects inter-role conflict; namely, workplace support provided by co-workers and supervisors reduces inter-role conflict.

The above analysis shows that workplace support (moderators) will significantly change inter-role conflict. The moderator variable workplace support will reduce the impact of inter-role conflict created by role stressors.

Accordingly, the hypothesis that workplace support negatively moderates the relationship between role stressors and inter-role conflict is supported.

Hypothesis Analysis Related to Individual Workplace Support Elements

- H_{2(a)} Supervisor support has a negative moderating effect on the relationship between work overload and inter-role conflict.
- H_{2(b)} Supervisor support has a negative moderating effect on the relationship between work overload and inter-role conflict.
- H_{2(c)} Co-worker support has a negative moderating effect on the relationship between family overload and inter-role conflict.
- H_{2(d)} Co-worker support has a negative moderating effect on the relationship between family overload and inter-role conflict.

Table 6: COEFFICIENTS – H_{2(A)}

Coefficients					
Model	Unstandardised Coefficients		Standardised Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.004	0.031		0.123	0.902
ZWOXZWPS_SS	-0.05	0.064	-0.072	-0.783	0.034
ZFOXZWPS_SS	0.086	0.067	0.104	1.273	0.203
ZFOXZWPS_CS	0.037	0.068	0.047	0.547	0.585
ZWOXZWPS_CS	-0.304	0.071	-0.422	-4.298	0
Work Overload (WO)	-0.128	0.041	-0.128	-3.139	0.002
Family Overload (FO)	-0.608	0.039	-0.608	-15.668	0

a. Dependent variable: inter-role conflict
Source: Researchers compilation.

Based on the results, Work Overload (WO), Family Overload (FO), the interaction terms Work Overload X Workplace Supervisor Support (ZWOXZWPS_SS,) and Work Overload X Workplace Co-worker Support ZWOXZWPS_CS have a significant relationship with inter-role conflict (p value < 0.05). The interaction terms Family Overload X Workplace Supervisor Support ZFOXZWPS_SS, Family Overload X Workplace Co-worker Support ZFOXZWPS_CS have a less significant relationship with inter-role conflict (p value > 0.05).

The analysis reveals that family overload (FO) is the most significant predictor of inter-role conflict (IRC), with a strong standardised coefficient (beta = -0.608, p < 0.001) and a large negative impact, followed by work overload (WO) (beta = -0.128, p = 0.002), which also contributes significantly to IRC. Co-worker

support in managing work overload (ZWOXZWPS_CS) shows a notable mitigating effect ($\beta = -0.422$, $p < 0.001$), indicating its importance. In contrast, supervisor and co-worker support in family overload contexts (ZFOXZWPS_SS, ZFOXZWPS_CS) do not significantly influence IRC ($p = 0.203$ and $p = 0.585$, respectively). These results emphasise that family responsibilities have a more critical role in exacerbating IRC compared to work-related stressors.

Moderation impact created by individual variables of workplace support

Supervisor Support (SS)

The sig. value in the above table for the interaction variables ZWOXZWPS_SS is 0.034, which is < 0.05 with a negative beta value (-0.050), and for ZFOXZWPS_SS it is 0.203 with a positive beta value (0.086), which is > 0.05 . The results indicated supervisory support has a significant impact on moderating the inter-role conflict created by work overload when compared with family overload. Supervisor support effectively reduces the inter-role conflict caused by work overload.

Therefore, the hypotheses that:

H_{2(a)} Supervisory support has a negative moderating effect on the relationship between work overload and inter-role conflict – is supported.

H_{2(b)} Supervisory support has a negative moderating effect on the relationship between family overload and inter-role conflict – is not supported.

Co-worker Support (CS)

The sig. values in the above table for the interaction variables ZFOXZWPS_CS and ZWOXZWPS_CS are 0.585 and 0.000, respectively.

The p value for the interaction variable ZFOXZWPS_CS (0.585) is > 0.05 , with a beta value of 0.037. This indicates that co-worker support does not moderate the inter-role conflict created by family overload.

This means that hypothesis H_{2(c)} co-worker support has a negative moderating effect on the relationship between family overload and inter-role conflict – is not supported.

The p-value for the interaction variable ZWOXZWPS_CS (0.000) is < 0.05 with a beta value of -0.304 , which means that co-worker support has an impact on moderating the inter-role conflict created by work overload. Co-worker support can thus be considered a moderator variable affecting the relationship between the independent variable, work overload, and the dependent variable (inter-role conflict). The negative B-coefficient value of -0.304 means that co-worker support negatively impacts the inter-role conflict created by work overload.

Hence, hypothesis H_{2(d)} co-worker support has a negative moderating effect on the relationship between work overload and inter-role conflict – is supported.

DISCUSSION

India has a unique culture and value system (Banerjee 2008). With the economy thriving and surging to new heights, more women traditionally engaged in family care are taking up full-time employment. The full-time employment of women leads to increased earnings for couples, contributing to economic growth and changed family dynamics (Gujan Mishra 2021). Earning couples joining the workforce bring new challenges, including work–life balance (N Sharma 2023). The study's findings highlight the extent to which the two important role stressors to which earning couples are exposed daily result in inter-role conflict, notably in the Indian context where cultural expectations and dual responsibilities amplify these challenges (P Kalliath, Kalliath, and V Singh 2011; Vashisht, Punj, and Vashisht 2022).

In the Indian context, the interplay of work–family balance and traditional gender roles creates unique challenges. Women in India often experience higher levels of work–family conflict due to entrenched societal norms that allocate a disproportionate share of household responsibilities to them. This imbalance significantly intensifies the burden of simultaneously managing household and professional responsibilities (Vijayalakshmi, Nirmala, and Subasree 2023) and affects well-being. Gender differences observed in Indian society also have an impact on work–family conflicts and affect job performance and well-being (Komal, Aastha, and Muskan 2013) and work–family stress negatively affects job satisfaction across genders (T. Singh, Singh, and Singh 2012).

Family-friendly policies adopted by organisations in India often fail to address the special challenges faced by women, causing increased stress and attrition rates (Vyas 2023). Social support, especially from the family, is emerging as a crucial moderating factor for alleviating the stress associated with work–family conflicts, and familial support enhances productivity and reduces stress among Indian working women (Kundra et al. 2023).

This exploratory study covered 676 professionals whose spouses are also working (earning couples) to understand the relationship between the work and family overloads they have experienced and their impact on inter-role conflict. The findings reveal that native cultural aspects like strong family centrality and traditional gender-specific roles, combined with work and family demands, create high role demands, leading to inter-role conflicts.

The coefficient analysis related to the relationship between role stressors (work overload and family overload) indicated that, with all other factors remaining constant, for every unit increase in role stressors, inter-role conflict increases by 0.555 units. The beta value 0.555 indicated a strong positive relationship, showing that greater role stress adds to inter-role conflict. While both work overload and family overload significantly predicted inter-role conflict, work overload has a weaker positive relationship (beta = 0.078) with inter-role conflict compared to family overload (beta = 0.702).

The above analysis confirms the relationship between role stressors and

inter-role conflicts. Role stressors have a significant and positive impact on inter-role conflict; and thus hypotheses H_1 , $H_{1(a)}$ and $H_{1(b)}$ are supported.

Data analysis with reference to the moderation effect of workplace social support variables in lowering the impact of inter-role conflict created by role stressors indicated that a one-unit increase in role stressors increases inter-role conflicts by 0.536 (with other factors being assumed to be constant). The beta value of the moderator variable workplace support (ZRSXZWS) is -0.073 . This value indicates a negative relationship and that a one-unit increase in the moderator variable decreases the impact of inter-role conflict by 0.0731 units, supporting Hypothesis 2.

When individual moderation aspects of supervisor support (SS) and co-worker variables in relation to reducing the role stressors' impact on inter-role conflict were tested, a significant impact created by supervisor support in moderating the inter-role conflict due to work overload (beta value -0.050) was found when compared with family overload (beta value 0.203) and the same was also found to be true in the case of co-worker support, i.e., supervisor support and co-worker support could not moderate the impact created by a family overload on inter-role conflict, both effectively moderated and negated by the impact created by the work-overload stressor on inter-role conflict based on the analysis, hypothesis $H_{2(a)}$ and $H_{2(d)}$ were supported and $H_{2(c)}$ and $H_{2(d)}$ were not supported.

CONCLUSION AND RECOMMENDATIONS

In line with its objectives, the study examined the relationship between role stressors (work overload and family overload) and inter-role conflict and the moderating influence of workplace social support on the relationship.

The findings concerning the relationship between role stressors (work overload and family overload) and inter-role conflict reveal that both work and family overloads impact inter-role conflict. The respondents agreed that the role stressors (WO and FO) are responsible for inter-role conflict.

While both role stressors contributed to inter-role conflict, it is worth noting that the respondents perceived a higher level of inter-role conflict due to family overload than work overload. These findings are contrary to research findings from the Western world (Parasuraman et al. 1996; Frone, Yardley, and Markel 1997) where respondents perceived higher work-family conflicts than family-work conflicts.

The acceptance of work overload is because the typical Indian employee puts extensive effort into their work, shows a greater sense of ownership towards work, and values their work more than their personal life. Indian workers strongly believe that the workplace is a ladder for future opportunities and the only means for financially securing the family (Somaiya 2010).

Family overload is considered to be an obstacle in discharging work responsibilities effectively. Additional family responsibilities, such as caring for elders, childcare, attending their children's academic activities, and other unplanned

family activities, often conflict with their work responsibilities. Work overload creates a smaller impact on inter-role conflict compared to family overload, which can be related to the fact that work interference with the family is almost accepted in Indian society, and the family system is not supposed to cause hindrances while performing work-related activities.

The higher level of inter-role conflict due to family overload can be associated with the collective culture found in India, which stresses strong family ties, communal decision-making, and shared responsibilities. As a culture, Indian women are expected to take care of domestic work and caregiving activities.

Those respondents who perceived a higher level of inter-role conflict due to family overload can be theoretically associated with cultural theories of collectivism and the theory of ecological systems. While cultural theories of collectivism examine how societal values prioritise group cohesion, interdependence, and collective well-being over individual autonomy and self-interest, collectivist cultures, like those in many Asian countries, including India, emphasise strong family ties, communal decision-making, and shared responsibilities. These values often shape individual behaviours, roles, and interpersonal dynamics. The theory explains how cultural norms (the macrosystem) and workplace–family interactions (the mesosystem) create role conflicts. For instance, in India cultural expectations of caregiving often lead to family overload, influenced by macrosystemic values and interactions on the microsystem level.

Ecological systems theory (Bronfenbrenner 1979) explains human development as being influenced by multiple environmental systems interacting with one another. Bronfenbrenner categorised these systems into five nested layers, highlighting the importance of immediate and broader environmental influences. Microsystems refer to the immediate environment where an individual interacts directly, such as the family, workplace or school. Mesosystems consider interactions between microsystems, such as how workplace demands interact with family responsibilities, influencing an individual's ability to manage their roles effectively. Exosystems include systems that indirectly influence an individual, like a spouse's workplace policies or community norms, which can exacerbate family or work overload. The macrosystem represents the overarching cultural, social and economic systems, such as collectivist cultural values in India that underscore familial obligations and societal expectations, and the chronosystem examines the dimension of time, accounting for changes over an individual's life or generational shifts in cultural or societal roles.

Both theories explain how cultural norms and workplace–family interactions create role conflicts. For instance, in India cultural expectations of caregiving often lead to family overload, influenced by macrosystemic values and interactions on the microsystem level, rather than work overload.

The observations concerning the impact created by workplace support in moderating the effect of role stressors on inter-role conflict reveal that workplace support effectively moderates and reduces the inter-role conflict arising

from both work and family overloads. However, the moderation impact created by individual aspects, i.e., supervisor support, co-worker support, and organisational policy support that constitute workplace support, is different.

A supervisor's support cannot moderate or reduce the impact of work or family overload on inter-role conflict. Both co-worker support and organisational policy support effectively moderated and reduced the inter-role conflict created by work overload but were not found to be effective in moderating family overload. The results concerning moderation effects may be attributed to the fact that the support offered by the supervisor and co-worker is more aligned with work-related aspects.

The above analysis allows the conclusion that the study was able to successfully explore and establish a relationship between role stressors and inter-role conflict. The study also successfully explored the moderating impact of workplace support in reducing inter-role conflict.

Using the COR theory model, the study provided insights into the complex and multifaceted interplay of role stressors (work and family overload) and inter-role conflict. The study results help to understand the dynamics of role stressors, moderating variables, and their impact on inter-role conflict. The results also emphasise the importance of workplace support systems like supervisor, co-worker, and organisational policy support in buffering the adverse effects of inter-role conflict caused by work and family overloads. Results of the study additionally provide critical inputs for developing various organisational interventions and policies that enhance employee well-being and productivity. Organisations can leverage the theoretical framework offered by this study to design support systems that reduce the negative impacts of role stressors and inter-role conflicts.

The findings of this study demonstrate the near generalisability of results to other developing nations like India. However, future research could explore gender-specific dynamics by using gender as a control variable or by modelling work-family stress and social support effects separately for men and women. In addition, there is a need to examine how external support systems, such as extended family and community networks, influence stress mitigation in the Indian sociocultural landscape.

Future research could also probe further into the issues of inter-role conflict among Indian earning couples by considering additional or different sets of moderating variables. Comparative studies could be carried out to determine the impact of inter-role conflict faced by earning couples in various industry segments, across various countries, and on various levels of management.

This research work could be developed further by correlating the study findings with other HR initiatives and processes like employee engagement, training, rewards, and recognition processes. While this study is cross-sectional, a longitudinal study could be performed in the future to ascertain the causal status of the variables examined. A joint family structure is still prevalent in India, and

thus a comparative study to determine the varying levels of inter-role conflict of earning couples in nuclear and joint family arrangements would be an interesting future area of study.

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INDIJSKI PAR Z DVEMA DOHODKOMA – STRESNI DEJAVNIKI ZARADI DRUŽBENIH VLOG, KONFLIKT VLOG IN MODERATORSKI UČINEK PODPORE SOCIALNEGA OKOLJA NA DELOVNEM MESTU

Povzetek. *Indijski pari z dvema dohodkoma zaradi pomanjkljivih virov podpore v družinskem in delovnem okolju doživljajo neravnovesje pri opravljanju svojih družinskih in delovnih vlog. V raziskavi smo razvili in preizkusili model raziskovanja moderatorskega učinka dveh virov podpore na delovnem mestu – podpora nadrejenega in podpora sodelavca – na konflikt med vlogama, s katerim se sooča indijski par z dvema dohodkoma. Zbrali in analizirali smo podatke 676 oseb, ki sestavljajo par z dvema dohodkoma iz 11 večjih indijskih mest, pri čemer smo vzorec pridobili z metodo snežne kepe. Kljub temu da k stresu zaradi družbenih vlog kot dejavnika pomembno prispevata tako preobremenjenost z delom kot preobremenjenost z družino, je zanimiva ugotovitev ta, da je učinek posameznih spremenljivk pri preobremenjenosti z delom na konflikt med vlogami manjši kot pri preobremenjenosti z družino. Čeprav se je pokazalo, da ima podpora na delovnem mestu moderatorski učinek na konflikt med vlogama, se je na ravni posameznih spremenljivk pokazalo, da ima podpora sodelavcev in nadrejenih manjši moderatorski učinek na konflikt med vlogami pri preobremenjenosti z delom v primerjavi z družino. Izpostavili smo praktične posledice študije, kar zadeva delo, in usmeritve za prihodnje raziskave.*

Ključne besede: *stresni dejavniki zaradi družbenih vlog, preobremenjenost z delom, preobremenjenost z družino, podpora nadrejenega, podpora sodelavcev, konflikt med vlogami, indijski par z dvema dohodkoma.*