Relationships between Gender/Age – Status Differences and Conflict Management Styles in Small Businesses

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Introduction

Nauta & Kluwer (2004) contended that conflict is an important theme to study, both in organizations and in close relationships. In organizations, conflict may hinder productivity and job satisfaction. In close relationships it can also be a threat to relationship satisfaction and endurance of relationship. Such situations necessitates conflict to be studied empirically by gathering data on its appearance, causes and consequences, and on emotional, cognitive, motivational and behavioural aspects (Nauta & Kluwer, 2004).

During the past number of decades researchers have taken a keen interest in conflict and its impact on organizations. Researchers have focussed on a number of factors e.g. such as styles of handling conflict (Jehn, 1997; Jehn, Northcraft & Neale, 1999), resolution strategies (Van de Vliert & Euwema, 1994), conflict and justice (Ohbuchi, Suzuki & Hayashi, 2001), theories of managing conflict (Rahim, 2002), conflict of interest and objectives (Vilaseca, 2002) and conflict management techniques (Fillbeck & Smith, 1997).

Two prominent elements of conflict dynamics are the ways in which businesses manage constructive (functional) and destructive (dysfunctional) conflict (Jehn, 1995; Pelled, Eisenhardt & Xin, 1999). Identification of these elements can contribute to the eventual success of the business eliminating negative conflict elements in its strategic planning in general and more specifically its human resource management (Havenga, 2005). Rahim (2001; 2002) suggested that conflict management strategies involve recognition of types of conflict which may have negative effects on individual and group performance, and types of conflict that may have positive effects on individual and group performance. This can be achieved by minimizing affective conflicts at various levels; attain and maintain a moderate amount of substantive conflict; select and use appropriate conflict management strategies.

Dimensions of conflict which are useful for conflict management include amongst others: task and emotional conflicts (Ross & Ross, 1989); cognitive and affective conflict (Amason, 1996); and task and relationship conflicts (Jehn, 1997). The substantive and affective conflicts have been researched by several scholars suggesting that the distinction between these two types of conflict is valid and that they account for differential effects in organizations (Jehn 1995; Pearson, Ensley & Amason, 2002). Rahim (2002) noted that one of the problems of managing conflict is that the two dimensions of conflict are positively correlated which means that in the process of enchaining substantive conflicts, affective conflict may also be increased. Being aware of the extent of conflict at various levels of an organization and of the conflict handling styles of interpersonal conflict is crucial for understanding the management of organizational conflict management (Rahim, 1986). Examining the amount of conflict in relation to conflict-handling style is the maximization of organizational effectiveness (Weider-Hatfield, 1995).

In order for individuals to function effectively at any level within organizations conflict management skills are important prerequisites. Coupled with the importance of conflict management skills there has also been an increased focus on the possible existence of sex differences in the ability to manage conflict. (Brenner, Tomhiewicz & Shein, 1998; Brewer, Mitchell & Weber, 2002).

Conflict and Small Businesses

What has become evident from studies in conflict, is that they concentrate on different aspects of conflict that are applicable to larger business organizations or groups from tertiary education institutions, financial corporations and others. Very few studies have been conducted in small and medium sized (SME's) environments. These environments are unique and closely knit, especially in small businesses, and have an impact on the behaviour of the individuals that differ totally from that of the larger organizations. Small businesses are also subject to conflict, and different styles of handling it are also experienced (Havenga, 2005). Recent research on conflict in small family businesses have focussed on conflict of interests and objectives (Vilaseca, 2002); team building and conflict management techniques (Filbeck & Smith, 1997); influences of work-family conflict on job satisfaction and quitting intentions among business owners (Boles, 1996); the phenomenon of substantive conflict in the family firm (Davis & Harveston) and conflict management strategies in small family businesses (Sorenson, 1999).

Problem Statement and Objective

Most of the studies on conflict, whether done in small or large firms, tend to draw samples from population groups in general without definite distinction between age groups or gender and its effect on conclusions drawn. Brewer, Mitchell & Weber (2002) noted that an increasing number of women are moving into decision-making positions in organizations and that there has been an increased focus on the possible existence of sex differences in the ability to manage conflict. Masculine and feminine characteristics can be found in either woman or men. The gender role perspective conceptualizes masculinity and femininity as independent dimensions, with individuals of either sex able to process high or low levels of masculinity and femininity (Brewer, Mitchell & Weber, 2002). Research done by Powell & Butterfield (1979) suggested that woman managers possess more masculine characteristics than woman in general. If this is the case then the question can be raised whether this will also be the case in small

businesses and if the conflict handling styles that they use will differ from that of males? It can also be assumed that managerial positions generally go along with higher age and that age consequently can also impact on conflict handling styles.

It is believed that shifting the focus from the elimination of conflict to the management thereof requires a better understanding of the conflict phenomenon (Thomas, 1992), but in this process consideration should also be given to the impact that gender and age has on the styles of handling conflict. Influence of personality characteristics, interpersonal needs, individual behaviour (Lotriet, Crafford & Visser; 2001), organizational status (Brewer, Mitchell & Weber, 2002), emotions (Bodtker & Jameson, 2001), power, rewards, beliefs, basic values amongst others (Weider-Hatfield & Hatfield, 1995; Slabbert, 2002) also have a direct impact on the styles applied. Given the above discussion the focus of this study, therefore, is to examine the relationships between conflict management styles and both age-status and gender role in small businesses. Hence this study intends to determine whether males and females in small businesses results in different conflict handling styles being used in conflict situations.

Methodology

Measuring instrument

While numerous measuring instruments' such as Blake & Mouton's (1964) two-dimensional grid, Hall's (1969) Conflict Management Survey model, Thomas-Kilmann Conflict MODE (Thomas-Kilmann, 1974), Dutch test for Conflict Handling DUTCH (Euwema & Van der Vliert, 1990) and the Rahim Organizational Conflict Inventory – II, ROC-II (Rahim, 1983), have been developed it has been established that the ROC-II has a higher internal consistency coefficient than the Thomas-Kilmann MODE instrument (Ben-Yoav & Banai, 1992). The CMS proved to have disappointing psychometric qualities (Thomas-Kilmann, 1978). Nauta & Kluwer (2004) also question whether the DUTCH conflict measuring instrument really measure behaviour in all circumstances. Rahim's ROC-II instrument has also been critisized by Rahim & Magner (1995) themselves in the sense that the scale still lacks optimal psychometric properties.

It has also been suggested by Rahim & Magner (1995) that the five factor ROC-II model has a better fit with data than models of two, three and four conflict-handling style orientations. More recent studies have narrowed down or broadened the number of styles to four (Meyer, 2004) and seven (Euwema, Van de Vliert & Bodtker, 2003).

Because of the high reliability coefficients of the ROC-II instrument it has been decided to use this instrument in the study. Using a two-dimensional model of behaviour, that is, concern for self and concern for others, identified five conflict-handling styles that are similar to those suggested by Blake & Mouton (1964) and Thomas & Kilman (1974). The ROC-II measures how organizational members handle their interpersonal conflict with superiors, subordinates and peers. Five styles of handling interpersonal conflict are measured with 28 items. This is done on a 5-point Likert-scale. Greater use of a conflict-

handling style is presented by a higher score. The five independent dimensions of interpersonal conflicthandling styles are: (Rahim, 2002; Rahim & Magner, 1995):

- Integrating: Focuses on problem-solving in a collaborative fashion. High concern for self and others.
- Obliging: Low concern for self and high concern for other party. Accomodation, non-conformation, lose-win style.
- Dominating: High concern for self and low concern for opposing party. Control, competing, zerosum, win-lose.
- Compromising: Moderate concern for self as well as other party. Give-and-take or sharing.
- Avoiding: Low concern for self as well as other party. Inaction, withdrawal or ignoring.

The outcomes of each style can vary depending on the extent to which persons involved in interpersonal conflict feel that their needs have been addressed. While it may seem from the CHS's briefly described above, that the integrating style is the most desirable, there may be situations in which it is not in the best interest of either of the persons to use an integrating CHS. As with this style, situational factors can have a strong influence on the outcome of the four styles of handling interpersonal conflict.

Sample

The subjects used for data collection consisted of the Caucasian owners/ managers of 68 small businesses. This sample was taken randomly form a total of 102 small businesses in a demarcated geographical area. The owners/ managers were solicited to complete the questionnaire of the conflict survey. The resultant response rate of usable questionnaires was 82,4% (N=56) which can be considered high, taking into account that low response rates are rather common in small business research.

Biographical data indicated 25,5% of the respondents being females. Respondents came from different age group with 30,4% younger than 36 years, 36-45 totalled 28,6% and 46 years and older 41,1%. Data further revealed that 28,6% of the business between 6 and 10, and the balance of 42,9% more than 10 employees. The retail industry represented 39,9%, automobile industry 18,6%, restaurants 7,1%, iron-mongers 5,4%, furniture 3,6% and the balance consisted of health, hardware, tourism and others.

Reliability and Validity

The Cronbach-alpha coefficient was used to determine the reliability of the research instrument. The facevalue of the instrument was assured through testing it with specialists in the field. The construct validity was determined by applying factor analysis to items in question.

In past studies (Gross & Guerrero, 2000), Cronbach's – alpha coefficient for each of the ROC-II subscales has ranged from 0.77-0.83 (integrating); 0.68 - 0.72 (obliging); 0.75 - 0.79 (dominating); 0.72 - 0.86 (avoiding) and 0.67 - 0.76 (compromising). The analysis in this study yielded an acceptable five-factor solution with all items loading 0.65 - 0.83. the lowest reliability value was 0.65 (compromising) and the

highest 0.84 (integrating). The lowest value can still be considered to be the middle order of acceptability. Nunnally (1978) considers values that vary around 0.50 as being the lower limit of acceptability.

Results

Gender status

By comparing the different conflict-handling styles against the background variable gender in a small firm the following results were achieved in table 1

INSERT TABLE 1 HERE

No significant difference could be found with regard to the different genders, although a small effect size of 0.118 was experienced with the integrating dependant. All the others, taking into account that 0 - 0,1 has no effect size and > 0,5 has a large effect size, were less than < 0,1. Thus, although the variable "integrating handling style" proved not to have a significant difference, it was consulted with a small effect-size. The females make use of the integrating style on a more frequent base than men, in order to manage conflict situations in the business. The mean for females was 1,724 and for males 1,900 considering that 1 has the highest meaning and 5 the lowest.

It can therefore be concluded that all five of the conflict-handling styles are used to the same extent, when measured in terms of a significant difference, by both males and females.

In table 2 the parametric (Pearson) and non-parametric (Spearman) intercorrelations were carried out for males and females. From this table it is evident that a consistency exists with regard to the intercorrelations done by means of Pearsons's parametric and Spearman's non-parametric

(S rho) intercorrelations, except for the CHS obliging where a significant negative correlation

(-0.583) is registered with the Pearson correlation against the dominating factor at p(sig) < 0.05 and no correlation is recorded in the Spearman case.

INSERT TABLE 2 HERE

Analyzing the intercorrelations it was determined that in the case of females a significant negative correlation (-0.699) exists between avoiding CHS and the integrating CHS, whilst a significant positive relation is found (0.584) between compromising and obliging. The negative correlation results form the fact that in the case of integrating a high concern for self as well as others is dominant. The obliging and compromising styles are closely related in the sense that it involves a low to moderate concern for self as well as the other party.

The males registered a strong negative correlation (-0.630) between the dominating, integrating and compromising CHS. The dominating styles projects a high concern for self and low concern for others,

whereas integrating has both a high concern for self and others and compromising moderate concern for both. A significant positive correlation was found between integrating and obliging (0.480) and compromising (0.650) at the p (sig) < 0.01 level and between compromising and obliging (0.404) at the p(sig) < 0.05 level. An interesting observation is that more significant relations exist in the CHS's used by males than that of females.

Age status

Comparison of the CHS's against the background variable age-status in a small business recorded the results as shown in tables 3, 4 and 5. Recorded age groupings are 36 years and less, 36 to 45 years, and older than 45 years.

INSERT TABLES 3, 4 AND 5 HERE

A significant statistical difference [p(sig) = 0.023] could be found with regard to the factor dominating within the different age groups. A medium effect size of 0.364 was recorded with the dominating independent (Table 5). Integrating, avoiding and obliging had very small effect sizes and the compromising dependant 0.187 which lies between small and medium. All the dependants excluding dominating, had effect sizes smaller than < 0.2 but slightly bigger than < 0.1. Thus, although the variable "dominating handling style" proved to have a significant difference, it was constituted with only a medium effect size. The younger group (36 years or less) tend to make more use of the dominating conflict handling style with a mean of 2.623 than the 36 – 45 years (m = 2.662) and the 45 years and older group (3.330).

Evaluation of the descriptive statistics, application of the ANOVA and directional measures Eta revealed that except for the dominating CHS the remaining CHS's are used to the same extent by different age groupings.

Table 6 contains the Pearson and Spearman (non-parametric) intercorrelations for the different age-status groups and conflict handling styles. Comparing the Pearson and Spearman intercorrelations reveal that a consistency exist, except for the age group 45+ years (dominating) where the Pearson correlation records r = -0.572 at p(sig) < 0.01 and the Spearman correlation Srho = -0.382 at p(sig) < 0.05. The same occurs for obliging where Srho = -0.389 at p(sig) < 0.01.

INSERT TABLE 6 HERE.

Analyzing the Pearson correlation it can be seen that a significant negative correlation exists between the dominating and integrating CHS's (-0.740 : 36-45 years and -0.572 : 45 + years). Moderate negative relations are experienced between obliging, compromising and dominating variable with r = -0.511, r = -0.446 and r = -0.606, r = -0.496 at p(sig) < 0.01 respectively. Strong positive correlations exist between integrating, obliging and compromising. Closer scrutiny of the correlations and age-groups reveals that in the age-group 36 years and younger strong correlations are only recorded between compromising and obliging. It thus seems as if the younger owners/ managers of small firms are more inclined to focus on

problem-solving in a collaborative fashion, with a moderate to high concern for self and others. There can however, also be a low concern for self as well as the other party where inaction, withdrawal or ignoring may occur with a correlation between compromising and obliging.

Discussion

This research project explored conflict – handling behaviour in small businesses in order to determine whether the gender and age status had a different impact on CHS's being used. This study is unusual in the sense that it reveals the reported behaviour of owners/ managers of small firms toward their subordinates in interpersonal conflict situations.

Due to the fact that sample was relatively small and taken from one medium – sized town the results may not be generalized to the total population of the country. It is therefore advisable to use the present study as a generic base for generalization. It is however, conceivable that this could be a reflection of the wider status quo within in the small business sector. The fact that this sector plays an important role within a country's economy necessitates further research in order to determine the actual state of affairs. A further limitation of the study is the fact that the sample only consisted Caucasians which may also affect the generalizations toward other race groups.

From the study it is evident that owners/ managers of small firms whether male or female, except for the integrating style, use the different CHS's to the same extent. In the case of the integrating CHS a high concern for self and others exist. Of the different CHS's, Van de Vliert (1996) considers the integrating style to be the best. This style is also associated with better work performance (Weider–Hatfield & Hatfield 1995). Integrating is also positively correlated with perceptions of effectiveness, and people who use the style also tend to perceive themselves as relationally and situationally appropriate (Gross & Guerrero, 2000). Following the gender role perspective integrating and compromising behaviour suggests a behaviour that is both stereotypically masculine and feminine and thus these CHS's appear compatible with an androgynous gender role. The dominating behavior appears consistent with a masculine gender role, while obliging and avoiding behaviors appears consistent with a famine gender role. In this study it was determined that a significant positive correlation exists compromising and obliging (r=0.584, p< 0.05) for females. Whilst in the case of males a strong negative correlation existed between the dominating and integrating style (r=-0.630, p<0.01) and compromising style (r=-0.345 p< 0.05).

It should be noted that the dominating CHS is considered to be the worst style, increasing frustration and leaving residual frustration which is likely to cause further conflict (Rahim, 1992). Superiors who use this dominating style are also according to Van der Vliert, Euwvema & Huismans (1995), less effective with their subordinates. Richardson & Pilkington (1989) have found a relationship between the need for aggression and a dominating or forcing style of handling conflict. Individuals using a dominating style may not be open to new experiences. In the integrating style, information about needs and interests are shared openly, whilst in the dominating style it may be a source of power. High levels of emotional stability may also be required when using the dominating style (Antonioni, 1998). Considering the fact that the owners/ managers of the small firms are also the superiors, the finding it is believed, can also be

applied to them. This also suggests a need for these superiors (supevisors) to use conflict behaviours that will improve problem solving.

Considering the age-groups and conflict handling styles intercorrelations, use was made of the Pearson Product-Moment Correlation Coefficient (r). Spearman's correlation coefficient for ranked data was also used to verify the Pearson correlations. Conflict handling styles correlated both positive and negative with the age-groups. Only in the case of the dominating CHS could it be established that differences exist with the extent of usage of the style with the different age-groups. The older the group becomes the less dominating or competitive the style used becomes. In all other cases the CHS's almost remained the same.

Comparing the intercorrelations of the CHS's and gender with that of the CHS's and age-groups it become evident that males integrating variable had a significant negative correlation with the dominating factor and significant positive correlation with the obliging and compromising factors. The same situation occurred with regard to these factors of the age-groups. The correlations of the males compromising also had negative and positive correlations with integrating, dominating and obliging with also closely corresponds to that of the age-groups Females recorded only a negative correlation between the dominating and obliging factors and a positive correlation between the compromising and obliging factors that corresponds with that of the age-groups.

It thus seems as if the gender or age – status of owners/ managers does not impact differently on CHS used by them. In a study conducted by Antonioni (1998) it was revealed that in general age and gender had little relationship with the variance of the CHS's. In the manager sample coefficients from both age and gender were non-significant. In the student sample gender was non-significant in all models after controlling for the personality variables. Age was significantly associated with only two of the five CHS's, the use of integrating (Beta=0.12 < 0.05) and avoiding (Beta = 0.15 < 0.01).

Owners/ managers in this study , if compared with a study of Sorenson (1999) on small family businesses, tend to the more integrating/ collaborative (M =1.87, SD =0.87 compare to M =4.08, SD =0.84) and less dominating/ competitive (M =2.93, SD =0.94 compared to M =3..26, SD =0.86), avoiding (M =3.20, SD =0.99 compared to M =3030, SD= 0.89), obliging/ accommodating (M =2.71, SD= 0.71 compared to M =3.85, SD =0.81) and compromising (M =2.25, SD =0.67 compared to M =3.65, SD =0.80).

There is quite a difference between these two studies but the Sorenson sample do provide a baseline with which to compare the small businesses of which a number is also family businesses included in this study. It should be noted that the samples this study of Sorenson considered were made up of Caucasians. Both groups come from more conservative regions and exhibit individualistic characteristics. This study comprises small entrepreneurial firms of which 57,1% have a maximum of 10 employees, 75% of the owners/ managers had some form of tertiary education and 51.7% had their businesses more than 11 years. Research suggests that as a group, entrepreneurs have a superior conceptual ability and high self confidence level. Combining these characteristics with a need to direct and control can restrain

competition (bargaining) or integrating (collaborating) necessary to create consensus (Welsh & White, 1981; Churchill 1983).

Conclusion

Although the variance in conflict handling styles explained by gender role and age-status respectively, was not particularly large, it was established that females made use of the integrating style on a more frequent basis than men, to manage conflict with their subordinates. The other conflict handling styles showed no significant difference in usage by either of the two genders. Negative and positive intercorrelations with regard to the CHS's were registered for both males and females with more significant relations existing in the CHS's used by males.

With regard to the age –status it was determine that except for the dominating CHS the other four remaining CHS's are used to the same extent by the different age groupings of owners/ managers of small businesses in conflict situations with their subordinates. It was also clear that in the case of the younger age–group a strong correlation existed between compromising and integrating and a moderate correlation between compromising and obliging.

Because relatively few studies has been done to evaluate conflict dynamics and specifically conflict handling styles and such aspects as interpersonal needs, work performance, competency, education, communication, emotion and other aspects with regard to interpersonal conflict in small businesses whether family–owned or not, it is believed that this study has given a more usable picture of gender and age–status influence on the application of different conflict handling styles. While this study also did not intend to investigate the effectiveness of different CHS's, further research to determine whether differences in age – groups and gender portray different personality factors that may limit an owner/manager of a small firm's choice of conflict management style, is needed. Applying such a study to different cultures and races may also divulge valuable information.

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Item Factor	Gender	М	SD	t	df	Sig (2-tailed)	Value
	Μ	1.900	0.731				
Integrating	F	1.724	0.377	0.855	52	0.259	0.118
	Μ	3.166	1.054				
Avoiding	F	3.256	0.851	-0.278	50	0.782	0.039
	М	2.917	0.896				
Dominating	F	3.014	1.091	-0.331	53	0.742	0.045
	Μ	2.707	0.689				
Obliging	F	2.654	0.769	0.239	53	0.812	0.033
	Μ	2.179	0.633				
Compromising	F	2.285	0.535	-0.559	51	0.579	0.078

 TABLE 1: Descriptive group statistics and directional measures – Gender (N=56)

TABLE 2: Parametric and non-parametric intercorrelations of CHS's according to gender in small businesses (N = 56)

Gender	Females							
Males		Integrating	Avoiding	Dominating	Obliging	Compromis ing		
Integrating	r		-0.699 **	-0.320	0.303	0.242		
	Srho		-0.641**	-0.288	0.441	0.174		
Avoiding	r	-0.193		0.085	0.283	0.025		
	Srho	-0.171		0.226	0.031	0.079		
Dominating	r	-0.630**	0.150		-0.583*	-0.376		
	Srho	-0.652**	0.165		-0.508	-0.388		
Obliging	r	0.480**	0.282	-0.167		0.584*		
	Srho	0.473**	0.296	-0.196		0.594*		
Compromising	r	0.650**	-0.080	-0.345*	0.404*			
	Srho	0.646**	-0.074	-0.330*	0.377*			

r = Pearson Parametric correlation.

Srho = Spearman nonparametric correlation.

(**) Correlation is significant the 0.01 level (two- tailed)

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

Factor	Age- status	Μ	SD	Std. error
	-36yr	1.932	0.567	0.137
Integrating	36-45	1.993	0.699	0.180
	45+	1.795	0.740	0.154
Avoiding	-36yr	3.274	0.805	0.195
	36-45	3.023	1.302	0.348
	45+	3.265	0.940	0.201
Dominating	-36yr	2.623	1.041	0.252
	36-45	2.662	0.775	0.193
	+45	3.330	0.847	0.176
Obliging	-36yr	2.775	0.768	0.186
	36-45	2.585	0.742	0.185
	45+	2.753	0.660	0.137
Compromising	-36yr	2.117	0.679	0.164
	36-45	2.183	0.820	0.211
	45+	2.397	0.559	0.119

 TABLE 3: Descriptive statistics - Age status. (N = 56)
 Page 56

TABLE 4: ANOVA – Age- status (N = 56)

Factor	Groups	Sum of squares	Df	MS	F	sig
Integrating	Between	0.255	2	0.127	0.275	0.760
	Within	24.074	52	0.463		
Avoiding	Between	0.621	2	0.311	0.304	0.739
	Within	51.025	50	1.021		
Dominating	Between	6.428	2	3.214	4.039	0.023
	Within	42.177	53	0.796		
Obliging	Between	0.371	2	0.186	0.360	0.699
	Within	27.323	53	0.516		
Compromising	Between	0.845	2	0.422	0.920	0.405
	Within	23.405	51	0.459		

TABLE 5: Directional measures: Age - status (N = 56)

Nominal By Interval	Eta	Factor	Value
"	"		
		Integrating	0.102
"	"		
		Avoiding	0.110
"	66		
		Dominating	0.364
"	"		
		Obliging	0.116
"	"		
		Compromising	0.187

		Age					
Variable		Groups	Integrating	Avoiding	Dominating	Obliging	Comp.
	r	-36	-				
	Srho		-				
Integrating	r	36-45	-				
	Srho		-				
	r	45+	-				
	Srho		-				
	r	-36	-0.253				
	Srho		-0.073				
Avoiding	r	36-45	0.038				
	Srho		-0.031				
	r	45+	-0.341				
	Srho		-0.268				
	r	-36	-0.460	0.295			
	Srho		-0.367	0.307			
Dominating	r	36-45	-0.740**	0.265			
	Srho		-0.710**	0.167			
	r	45+	-0.572**	-0.158			
	srho		-0.382	-0.204			
	r	-36	0.373	0.314	-0.167		
	Srho		0.467	0.418	-0.268		
Obliging	r	36-45	0.785**	0.161	-0.511*		
	Srho		0.849**	0.171	-0.544*		
	r	45+	0.328	0.397	-0.446*		
	srho		0.201	0.379	-0.389		
Compromising	r	-36	0.885**	-0.025	-0.340	0.563*	-
	Srho		0.931**	0.087	-0.347	0.593*	-
	r	36-45	0.731**	0.165	-0.606*	0.722**	-
	Srho		0.846**	0.006	-0.740**	0.767**	-
	r	45+	0.420	-0.191	-0.496*	0.146	-
	Srho		0.256	-0.145	-0.463*	0.125	-

TABLE 6: Correlations of CHS's according to age group in small businesses (N = 56)

r = Pearson parametric correlation.

Srho = Spearman nonparametric correlation.

(**) Correlation is significant the 0.01 level (two- tailed).

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