

WORKLIFEBALANCEONEMPLOYEEPRODUCTIVITY

TABLEOFCONTENTS

TitlePage	i
Certification	ii
Dedication	iii
Acknowledgment	iv
TableofContents	vi

CHAPTERONE:INTRODUCTION

1.1	BackgroundoftheStudy	1
1.2	StatementoftheProblem	4
1.3	ResearchQuestion	6
1.4	ObjectiveoftheStudy	6
1.5	ResearchHypothesis	7
1.6	Significanceofthestudy	7
1.7	Scopeofthestudy	8
1.8	Definitionsoftermsrelatingtothetopic	8

CHAPTERTWO:LITERATUREREVIEW

2.0	Introduction	11
2.1	ConceptualFramework	11
2.2	TheoreticalFramework	29

CHAPTER THREE: METHODOLOGY

3.1	Introduction	37
3.2	Research Design	37
3.3	Population of the study	37
3.4	Sampling Techniques and Sample Size	38
3.5	Instrument of Data Collection	38
3.6	Method of Data Analysis	38

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.1	Data Analysis	40
4.2	Discussion of findings	44

CHAPTER FIVE

5.1	Summary	45
5.2	Conclusion	46
5.3	Recommendations	47

References

Appendix

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Today, work-life balance has become an increasingly pervasive concern to both employers and employees of most organisations. In recent time, there has been an upsurge in the consideration of the pressure that work has on family as well as life of employees. This has triggered research bordering on work-life. In an environment where there is high level of competitive pressures stemming largely from efforts to deliver quality service, the weight of this on employees are enormous (Uzoechi and Babatunde, (2012).

Work-life balance (WLB) which primarily deals with an employee's ability to properly prioritize between work and his or her lifestyle, social life, health, family and soon. Work is generally considered as a part of life. Though separated by certain physical, psychological and temporal boundaries, the two concepts are operationalized within the same context of time and space. The nature of work itself has changed from the 9-to-5 affair to a 24-hour, 7-days society, where customers expect services at times that suit them (CIPD, 2007 as cited in Adetayo, Olaoye and Awolaja, (2011). Where there is proper balance between work and life, employees tend to put in their best efforts at work, because their family is happy.

Most research studies have shown that when there are happy homes, workplace automatically become conflict free and enjoyable place to be. Increasing attrition rates and increasing demand for work-life balance have forced organisations to look beyond the HR mill Human Resources interventions. As a result, initiatives such as flexible working hours, alternative work

arrangements, leave policies and benefits in lieu of family care responsibilities and employee assistance programmes have become a significant part of most of the company benefit programmes and compensation packages.

The origin of research on work-life balance can be traced back to studies of women having multiple roles. Barnett and Baruch, (1985) investigated the psychological distress connected to the balance of rewards and concerns generated by individual women's multiple roles as a paid worker, wife and mother. They found that positive role and experience was related to low levels of role overload, role conflict and anxiety.

The importance of work-family balance, whether implicit or explicit, to the organisations and employees cannot be ignored. This is because when employees struggle to balance their work and family lives, their families and work will be negatively affected Gryzwacz and Carlson, (2007). The most common approach to view work-life balance practices through a business case lens: that is, by offering these practices, organisations attract new members and reduce levels of work-life conflict among existing ones, and this improved recruitment and reduced work-life conflict enhance organizational effectiveness.

A review of the literature, however, questions this purported link between work-life balance practices and organizational effectiveness. The mechanisms by which the provision of work-life practices affects both employee behaviour and employee productivity remain unclear, and under-researched Allen, 2001; Schutte & Eaton, (2004). It is on this premise that the study will be conducted in order to find out how Nigerian workers are being affected when it comes to the issue or concept of work-life balance.

This study examines the literature to identify the various ways in which organizational work-life practices may influence employee productivity. Using a wider range of studies from a variety of disciplines, the empirical support available for the link between work-life practices and employee productivity at both the individual and organization level will be detailed. Findings from literature will provide us with important new insights regarding potential moderators and mediators of the link between work-life practices and employee productivity, and suggests new research questions that may further enhance our understanding of how (or if) this link operates.

1.2 STATEMENT OF PROBLEM

Sparks, Cooper, Fried and Shirom, (1997) in their study provides some indication that when people spend too many hours at work, and spend less with their families, their health and work performance begin to deteriorate, therefore resulting to poor employee health due to job stress. There are various explanations for this associated with affluence, the growth of single parent families, the privatization of family life and the lack of local resources and facilities.

Noor and Maad (2008) argue that a positive relationship exists between work to family conflict, stress, and job turnover intentions. Research found that workload and work to family conflict also cause job dissatisfaction. Job satisfaction in women and their sex of older people has been negatively affected by work to family conflict Martins, (2002). While steps to redress these concerns transcend work and employment, it is nevertheless argued that the demands of work contribute to a reduced participation in non-work activities resulting in an imbalance. Moreover, there is a view, widely promoted by some management writers but not strongly supported by sound empirical evidence, that workers are less willing to display unlimited commitment to the organization.

Lack of work flexibility, high work pressure and longer working hours are stressing out many Nigerian workers, reducing their job performance and productivity as well.

ellas causing broken homes. In the community, there is growing concern that the quality of home and community life is deteriorating. These have resulted to poor employee input and performance at his or her job place, because an employee, who finds it difficult to properly balance his or her family life, tends to also have difficulties managing tasks at his or her workplace, therefore resulting in poor employee performance and employee morale.

The pressures and demands of work, reflected both in longer hours, more exhaustion and the growth of evening and weekend work leave less scope for quality family time. The consequences include increases in juvenile crime, more drug abuse, and a reduction in care of the community and in community participation and less willingness to take responsibility for care of elderly relatives and for the disadvantaged resulting work-life conflict.

One reason offered for this is the changing nature of the psychological contract at work; turbulence in organizations has made it less feasible to offer secure progressive careers and therefore to justify why workers should be committed. It is on this premise that this study will investigate the relationship between work-life balance and its impact or potential effect on employee productivity. From the discussions above, it will suffice to ask, can work-life balance impact on employee productivity?

1.3 RESEARCH QUESTIONS

- i. What is the effect of job stress on employee health?
- ii. How does role overload affect employee job satisfaction?
- iii. How does long working hours influence employee morale?
- iv. How does work-family conflict affect job commitment?

1.4 OBJECTIVES OF THE STUDY

The objective of this study is to evaluate work-life balance and employee productivity and to identify which factors of work-life balance

ehavemoreinfluenceonemployeeproductivity.Specificallythefollowingspecificobjectiveswillbepursued.

- i. Toexaminetheeffectofjobstressonemployeeshealth.
- ii. Toevaluatetheeffectofroleoverloadonemployeejobsatisfaction
- iii. Toevaluatetheinfluenceoflongworkinghoursonemployeemorale
- iv. ToevaluatetheeffectofworkfamilyconflictonJobcommitment.

1.5 HYPOTHESIS OF THE STUDY

Accordingly,followingarethehypothesistobetestedforthisstudy:

- i. H_{01} :Jobstresshasnoeffectonemployeehealth.
- ii. H_{02} :Roleoverloaddoesnotaffectemployeejobsatisfaction.
- iii. H_{03} :Longworkinghoursdoesnotinfluenceemployeemorale.
- iv. H_{04} :Workfamilyconflictdoesnotaffectjobcommitment.

1.6 SIGNIFICANCE OF THE STUDY

Thisstudyseekstobringoutthevariouswork-lifebalancepracticesintheNigerianbankingsector.Thestudywillbeofgreatsignificance to the banking industry in Nigeria. This study will therefore help enlighten management of various organizations of the various effects of work-life balance practices on the performance of employees in an organization. The study will also bring out specifically, the work-life balance practices which the bank has been able to make available to its employees. It will also point out those practices that are not in accordance. It also seeks to bring out the level of encouragement and motivation the bank has given to its employees to work effectively, among others. The importance of this study is therefore to highlight the various employee work-life balance practices and how it affects the productivity of an organization. This study will go a long way to illustrate how organizations should treat its employees in order to increase productivity.

1.7 SCOPE OF THE STUDY

The scope of the research will be limited to one of Nigeria's Indigenous Banks, Zenith Bank Nigeria Plc. The population of workers altogether are 80. The research will rely on the bank for vital information including data for the study through the total enumeration method in as the sampling technique. This will be done in Lagos State. The depth of the information required of the research is to determine the effect of Work-life balance and Employee productivity on Staff.

1.8 DEFINITION OF TERMS

Employee

An individual who works part-time or full-time under a contract of employment, whether oral or written, express or implied, and has recognized rights and duties. Also called worker.

Worklife

Work-life is the business practice of creating a flexible, supportive environment to engage employees and maximize organizational performance.

Productivity

A measure of the efficiency of a person, machine, factory, system, and so on, in converting inputs into useful outputs. Productivity is computed by dividing average output per period by the total costs incurred or resources (capital, energy, material, personnel) consumed in that period. Productivity is a critical determinant of cost efficiency.

Work pressure

This is seen as the demands and intricacies that are evident or existing in the job that an individual is engaged in in the organization.

Role Overload

Lack of balance or reasonableness in the number or extent of expectation from a job or position in hand.

Workfamilyconflict

Thisoccurswhenthereareincompatibledemandbetweenworkandfamilyrole
sofanindividualthatmakesparticipationinbothrolesdifficult.

EmployeeMorale

Descriptionoftheemotions,attitude,satisfactionandoveralloutlookofemplo
yeeduringtimeinaworkplaceenvironment.

JobCommitment

Thisisanindividualpsychologyattachmenttoanorganizationtocarryouttask
asatwhendue.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter would explore, analyze and evaluate the previous works related to the topic under Conceptual review, Theoretical review and Empirical review

2.1 CONCEPTUAL REVIEW

There has been much debate over a formal definition of work-life balance. According to Greenhaus, Collins and Shaw, (2003), most of the major reviews of work-life balance articles either do not mention work-life balance per se, or when it is mentioned it is not explicitly defined. Furthermore, in studies where work-life balance or related constructs are explored, researchers seem to have used several different approaches to operationally define and measure the construct. Greenhaus, Collins & Shaw, (2003). Potgieter & Barnard, (2010). In a review of the literature, Kalliathan & Brough, (2008) identify six different definitions that are commonly used within the literature: 1. Work-life balance reflects an individual's orientation across different life roles, 2. The extent to which an individual is engaged in—and equally satisfied with—his or her work role and family role, 3. Achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time and commitment to be well distributed across domains, 4. The extent to which an individual's effectiveness and satisfaction in work and family roles are compatible with the individual's life role priorities at a given point in time, 5. Low levels of inter-role conflict and high levels of inter-role facilitation contribute to higher levels of perceived work-family balance, and 6. Work-life balance is about people having a measure of control over when, where and how they work.

The definition of work-life balance that Kalliath and Brough, (2008) proposed is given as: work-life balance is the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual's current life priorities. From this definition it is important to note that work-life balance is about individual's perception as they fulfill multiple and often competing roles.

Grzywacz and Carlson, (2007) define work-life balance as an accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role partners in the work and family domains. Voydanoff, (2008) posits that work-life balance is the global assessment that work and family resources are sufficient to meet work and family demands such that participation is effective in both domains.

The issues in work-life balance can be examined under different perspectives which are:

A. Personal Characteristics that Contribute to Issues with Work-life Balance

Work and family are closely interconnected domains of human life Edwards & Rothbard, (2000). Often, meeting both the demands from work and family can be very challenging and can lead to issues with work-life balance Md-Sidin, Sambasivan and Ismail, (2008). Although stress has been studied at length, the definition of stress has varied widely. Definitions of stress include an event or stimulus itself, the psychological and physiological process of stress, and/or the stress responses Kang, Rice, Turner-Henson and Downs, (2010). Most stress research has examined the relationship between stressors (e.g. role conflict, role ambiguity, lack of perceived control) and outcomes (e.g. job dissatisfaction, anxiety, psychosomatic symptoms, absenteeism, and job performance).

formance) Jex & Gudanowski, (1992). There are many personal factors that contribute to stress that can lead to an imbalance between work and life. They include: gender, marital status, parental status, family responsibility, age, personality differences and education level.

Gender: Gender is a topic that has been extensively reviewed within the work-life balance literature. Warren, (2004) explained that women with domestic responsibilities have taken on part-

time jobs as a beneficial way to maintain their labour market skills, as a secondary source of income and sustain interest outside of the home. However, there is also resulting conflict between their work and family commitments and responsibilities Drew (2005). The reason for this has been explained as women typically assume the majority of childbearing duties Porter & Ayman, (2010).

This responsibility can influence both role stress and negative attitudes at work (e.g. role conflict, job burnout and dissatisfaction) and are positively associated with disruptions at home (Bacharach, Bamberger & Conley, 1991). Men and women tend to prioritize work and family roles differently; men typically sacrifice more at home and women tend to sacrifice more at work for home commitments Haworth & Lewis, (2005); Jennings & McDougald, (2007). It has been found that women's level of involvement at work did not differ from men's, however they did admit to a certain level of concern with home issues at work (Hall & Richter, 1988). Martins, Eddleston and Veiga (2002) found that women's career satisfaction was negatively affected by work-family conflict throughout their lives whereas men showed an adverse effect only later in their career.

Marital status-

It has been suggested that individuals who are married give more priority to their personal lives Martins, Eddleston & Veiga, (2002). It has been explained that employees with families often experience a lack of separation or difficulty keeping separation between

work and home boundaries Hall & Richter, (1988), which can negatively influence both work and family life.

Sidin, Sambasivan, & Ismail, I. (2008) reported that individuals who are married experience more work-life conflict than those who are unmarried.

Parental Status-

The presence or absence of children in the family continues to make a significant difference in the degree of balance that individuals experience Tausig & Fenwick, (2001). Parental status has been found to be a determinant of parents placing increased importance on the role of family Blau, Ferber and Winkler, (1998). Family responsibilities such as household time demands, family responsibility level, household income, spousal support and life course stage have been found to be sources of work-life stress Jennings & McDougald, (2007). Dual earner couples with no children report greater work-

life balance, while both single and married parents report significantly lower levels of perceived balance compared to single, non-parents Tausig & Fenwick, (2001).

Age and Lifecycle-

Age and lifecycle have been found to be determinants of the extent of work-life stress that individuals experience Wang, Lawler & Shi, (2010). It has been observed that there has been a change in lifestyle preferences between recent generations. Those born after 1969, or "Generation X", are said to prefer a lifestyle that includes non-work time, irrespective of other responsibilities, hence may actively seek employers who offer work-life balance arrangements Maxwell, (2005).

Tausig and Fenwick, (2001) reported that older adults report greater success with work-

life balance. Bardwick, (1986) suggests that in later life when individuals have reached a plateau in their careers, they will not be as tolerant of work-family conflict because putting in the extra work does not seem worthwhile.

Educational Level-

It has been found that higher education and more working experience could instill more confidence in that individual and increased self-efficacy Chong & Ma, (2010). Work-life balance is greater among those with a high school degree or less, while it is lower among those with an undergraduate degree or advanced university degree Tausig & Fenwick, (2001). Those currently attending school also tend to report less balance Tausig & Fenwick, (2001).

B. Task Variables:

Work Related Variable that can add to Work-life Stress.

Many employees are experiencing long working hours, intensified workloads, constantly changing work practices and job insecurities Haworth & Lewis, (2005). Working long hours has been associated with high levels of anxiety and low levels of job satisfaction (when employees do not trust their co-workers to do their jobs well) Jex & Gudanowski, (1992). Employee health is affected not only by a job's physical environment, but also by its psychological environment Gilbreath, (2004).

It has been found that stress, an aversive or unpleasant emotional and physiological state Judge & Colquitt, (2004), has a direct influence upon job satisfaction. Bacharach, Bamberger & Conley, (1991). Individuals who experience chronic work stress have been found to be positively associated with an increased risk of atherosclerotic disease Kang, Rice, Park, Turner-Henson, & Downs, (2010). Job satisfaction can be explained as the match between expectations and perceived reality for broad aspects of the job taken as a whole. Task variables are components of an individual's work life that can increase the amount of stress that they encounter. Some of the contributing factors of work stress include: factors at work, performance standards, motivation and perceived constraints.

Work Characteristics—

The organizational environment includes the interaction between workers, risk-taking orientation, and a trusting and caring atmosphere Chong & Ma, (2010). Organizational structure determines levels of responsibility, decision-making authority and formal reporting relations Chong & Ma, (2010). Work domain determinants such as job autonomy, schedule flexibility, hours worked, the amount of social support provided by supervisors and co-workers, and the existence of family-friendly work policies directly influences work-life balance Jennings & McDougald, (2007). Innstrand, Langballe and Falkum (2010) report that individuals working in occupation that necessitate (1) substantial interaction with others, (2) additional work roles, or (3) professional responsibility for others are more apt to experience greater numbers of work-life balance issues. Moreover, individuals working in a managerial or higher status occupation report higher levels of conflict between work and their personal life Innstrand, Langballe, Falkum, (2010). Concerns about fairness can also affect the attitudes and behaviour of employees and lead to employee doubt about their ability to cope with work demands Judge & Colquitt, (2004). When employees feel that they have experienced injustice, they report higher levels of distress, including resentment, ill will, hostility, and outrage Judge and Colquitt.

Motivation—

Work motivation is a “set of energetic forces that originates both within as well as beyond an individual’s being, to initiate work-related behaviour, and to determine its form, direction, intensity and duration” Meyer, Becker & Vandenberghe, (2004). Individuals can be motivated both intrinsically as well as extrinsically Meyer, Becker & Vandenberghe, (2004). Intrinsic motivation is undertaken purely for its own sake (i.e. the activity itself is enjoyable) and reflects “the inherent tendency to seek out novelty and challenges, to extend and exercise one’s capacities, to explore, and to learn” Meyer, Becker & Vandenberghe, (2004). Extrinsic motivation

ion refer to “the performance of an activity in order to attain some separable outcome” Meyer, Becker & Vandenberghe, (2004). It has been widely suggested that motivation is an important factor in individuals’ decision-making process; the interaction between motivation and perception of constraints determines, in a large degree, participation in an activity Alexandris, Tsorbatzoudis & Grouios, (2002).

Constraints- Haworth and Lewis (2005) contend that many work-life issues are the result of structural and social constraints. Godbey, Crawford and Shen, (2010) explain that there are three types of constraints: structural, intrapersonal and interpersonal. Structural constraints are external constraints related to the availability of resources required to participate in activities Alexandris, Tsorbatzoudis & Grouios, (2002). Intrapersonal constraints are primarily concerned with subjective perception or assessments of appropriateness and relevance of participation in a given activity by the individual in question Godbey, Crawford & Shen, (2010).

C. Efficacy Facilitators and the Supervisor: Methods used to Manage Work-life Stress

Work-

life balance is not just about working fewer hours, it has become more multifaceted to include: how long people work (flexibility in the number of hours worked), when people work (flexibility in the arrangement of hours), where people work (flexibility in the place of work), developing people through trainings so that they can manage the balance better, providing back-

up support and breaks from work Maxwell, (2005). Within the literature there have been many tactics explored that individuals use to manage work life stress, such as flexibility, social support and access to resources. The role of the supervisor is an important one in expanding these tactics. Supervisors are in daily contact with the employees and are in a position to manage, coach and mentor, conveying the culture, spirit, and pride of their organizations Martel, (2002). The role of the supervisor in developing flexibility, helping employee's access resources and providing employees with social support will be explored in the next section.

Flexibility–

The heightened demand on organizations has subsequently called for a corresponding staff of flexible and capable individuals Beltrán-Martín, Roca-Puig, Escrig-Tena & Bou-

Llusar, (2008). Flexibility is the ability to respond effectively to changes (Vanden Broeck, Vansteenkiste & Has De Witte, (2010). It has been suggested that the dimensions of cost, quality, time, and flexibility are not to be traded off against one another but need to be simultaneously prioritized Kara, Kayis & O'Kane, (2002). Porter and Ayman (2010) reported that when employees were asked, they reported flexibility as the most desirable attribute of a work environment. There are many different forms of flexibility.

Job flexibility relates to the ability of the system to cope with changes in (or the mix of) jobs to be processed by the system Kara, Kayis & O'Kane, (2002). Porter and Aymann (2010) further divided job flexibility into place flexibility, where an individual works, and time flexibility, how long an individual works, and timing flexibility, when an individual works. Functional flexibility refers to employees' ability to work on different tasks, under diverse circumstances and the cost and time needed to mobilize employees into new duties or jobs are low Beltrán-Martín, Roca-Puig, Escrig-Tena, & Bou-Llusa, (2008) Work-group flexibility is the group's ability to adjust its activities to changing conditions without these adjustments resulting in disorganization Kara, Kayis & O'Kane, (2002). Human resource flexibility refers to the extent to which employees possess skills and behavioural repertoires that can provide a firm with options to pursue strategic alternatives Beltrán-Martín, Roca-Puig, Escrig-Tena, & Bou-Llusa, (2008).

Social Support–

Social support is an informal social network that provides individuals with expression of emotional concern, empathy, practical assistance, informational support or appraisal; Md-

Sidin, Sambasivan, & Ismail, (2008) Increased social support (both by work and non-work sources) is related to increased health and well-

being Adams, King & King, 1996; Md-Sidin, Sambasivan, & Ismail, (2008). Well-being refers to contentment, satisfaction, or happiness derived from optimal functioning McDowell, (2010). Individuals with different sources of support (ex: co-workers, community and financial resources) create a buffering effect that helps individuals deal with work-

family conflict Martins, Eddleston & Veiga, 2002; Cinamon & Rich, (2010). Social support is an essential resource or a coping mechanism that is able to reduce the negative effects of stressors and work-

family conflict. Along the same lines, employers can provide a supportive work environment to reduce the level of stress in the lives of their employees. They can do this by formally recognizing the importance of an employee's family by supporting other activities not directly related to career success Boles, Johnston & Hair, (2012).

Access to Resources—

Employees face many sources of stress throughout the day. One of the most pressing problems facing organizations today is retaining knowledgeable employees Porter & Aymann, (2010). Research has established associations between workplace psychosocial conditions and healthcare costs, and organizations are feeling the effect on their budgets because of increased costs of employee health insurance Gilbreath, (2004). Given that some of those stressors cannot be reduced or removed, employers are attempting to increase employee's coping resources Heaney, Price and Rafferty, (2013).

With enhanced coping resources, employees are better able to handle these stressful situations Heaney, Price, & Rafferty, (2013). Coping resources have been defined as personal attributes and skills that are considered adaptive or advantageous across many situations and are associated with effective coping behaviors Heaney, Price and Rafferty, (2013). Work-

life balance programs are used by organizations to help employees manage work-life stress, with the goal being that employee's work and personal lives can be reconciled McCarthy, Darcy & Grady, (2010).

D. Actions Taken to Manage Work-life Stress

Several tactics have been reported that individuals can use to reduce the amount of work-

life stress they experience. Some of those tactics include: segmentation, compensation, accommodation, and one job/one career strategy, postponing children and hiring help around the house Jennings & McDougald, (2007). Segmentation is the separation of work and family Jennings & McDougald, (2007), such that the two domains do not affect

tone another Edwards & Rothbard, (2000). Compensation is when an individual is dissatisfied with one domain, they compensate by overinvesting in the other domain Edwards & Rothbard; Jennings & McDougald). Accommodation occurs when individuals become less involved in one domain to satisfy the demands of the other domain Bloom, (2000); Edwards & Rothbard, (2000). One job/one-career strategy is in reference to couples; one partner takes on a more demanding career while the other takes a less demanding job to fulfill family demands Jennings & McDougald, (2007). Some couples postpone having children so that they can focus on their career and have fewer demands at home while they build up their career Hewlett, (2002). Individuals also hire help around the house to reduce the amount of work around the home Jennings & McDougald, (2007) or look for support from family members or friends.

Coping Style

An individual's coping style, the way in which he or she manages stressful events, as threatening appraised external demands can help an individual overcome work-life balance issues Bekker, Willemse, & De Goeij, (2010).

There are three types of coping styles: problem-focused (involvement in activities aimed at dealing with solving problems), emotion-focused coping (focusing upon the emotional consequences of a stressful situation without solving it) and avoidance-focused coping avoiding the problem Bekker, Willemse, & De Goeij, (2010). Coping resources can come from multiple life domains, personal/individual level, work level, couple level, and family level Appel & Kim-Appel, (2007). Skill coping dimensions include the constructs of problem solving and communication Appel & Kim-Appel, (2007).

Appel and Kim-Appel explain that the greater the number of coping resources one has developed, the better one is able to manage life stress and thus increase adaptation and life satisfaction. Str

ength in one life domain (relationship or skill) may provide resources to cope with stress in the other life domain Appel & Kim-

Appel, (2007). When an individual is less willing to seek social support, then that can lead to more negative interaction from home to work Bekker, Willemse, & De Goeij, (2010).

E Outcomes

There is a reference point for judging well-being is a person's own aspirations, based on a blend of objective reality and their subjective reaction to it McDowell, (2010). Well-being can be assessed in each domain of health: physical, emotional, social and spiritual (McDowell). The amount of a person's total waking life-time spent in non-work activities is now greater than the amount spent in paid work Haworth & Lewis, (2005). The importance of leisure for people's lives should not be underestimated or obscured by the focus on paid work throughout the life course Haworth & Lewis, (2005). Hall & Richter, (2000) argue that the employee needs to have clear boundaries between the two domains and some degree of separation - too much overlap between work and home can cause employee burnout and dissatisfaction. There have been many benefits, both at the individual and organizational level, found to be associated with attaining work-life balance.

Personal Outcomes

At the individual level, some benefits that employees may experience include: less role conflict, more quality time with family, control over their lives, being more content with their lives Maxwell & McDougall, (2004) and job Baral & Bhargava, (2010), reduced problem drinking, enhanced physical and mental well-being Cinamon & Rich, (2010). Supportive work-family culture enhances the psychological resource base for employees by increasing a sense of self-

acceptance and flexibility which can aid individuals develop positive affect towards work Baral & Bhargava. Attaining work-life balance can lead to increased feelings of self-efficacy, which is a person's belief about whether they can successfully perform a task Jex & Gudanowski, (2005). Work-family enrichment is the extent to which experience in one role improves the quality of life in the other role Baral & Bhargava, (2010). Also, if an employee can better manage their time in one domain, the spillover of demands to another domain is decreased, thus increasing total efficiency Porter & Alman, (2010). This may suggest that when people are happier with their work role and family life, they will be more likely to help others and to be more enjoyable to work with. It is possible for positive spillover to occur where an employee could utilize skills used in the workplace, such as setting agendas, collecting feedback, directing and counseling – with a few modifications, in the home (DeLong, (2002).

2.2 THEORETICAL REVIEW

Several theories explain different aspects of the relationship between the work and family life. Boundary theory and border theory are the two fundamental theories that researchers have used to study these role conflicts. Other theories are built on the foundations of these two theories. Four dominant theories have been utilized to explain this relationship on the boundary-borders spectrum; these theories are: Structural functionalism, work-enrichment model and Work-family border theory.

2.2.1 Structural Functionalism Theory

The roots of this theory can be traced back to the early 20th century, when industrial revolution was separating economic work from the family home. The 19th century's technological advancements in machinery and manufacturing initiated the separation of work from family. However, it was not until the early 20th century that the first view

of work-family theories started to shape. Structural-functionalism as one of the dominant sociology theories of early 20th century was a natural candidate. The structural functionalism theory which emerged following WWII was largely influenced from the industrial revolution and the changes in the social role of men and women during this period. This theory implies that the life is concerned mainly with two separate spheres: productive life which happens in the workplace and affective life which is at home. Structural functionalism theory believes in the existence of radical separation between work (institution, workplace, or market) and families. According to this theory, these two (workplace and family) work best "when men and women specialize their activities in separate spheres, women at home doing expressive work and men in the workplace performing instrumental tasks" Kingsbury & Scanzoni, (1993) as cited in MacDermid, (2005).

2.2.2 Supplemental and Reactive Compensation

Supplemental and reactive compensation theories are two dichotomies of compensation theory which were developed during the late 1980s and the early 1990s. While compensation theory describes the behavior of employees in pursuing an alternative reward in the other sphere, supplemental and reactive compensation theories try to describe the reason behind the work-family compensation behavior of employees.

2.2.3 Role Enhancement theory

According to this theory, the combination of certain roles has a positive, rather than a negative effect on well-

being. This theory states that participation in one role is made better or easier by virtue of participation in the other role. Moreover, this theory acknowledges the negative effect of the work-

family relationship, in which, only beyond a certain upper limit may overload and distress occur, however, the central focus of this perspective is mainly on the positive effects of work and family relationship, such as resource enhancement.

2.2.4 Work-Family Border Theory

Work-family border theory "is devoted only to work and family domains. The outcome of interest in this theory is work-family balance, which refers to 'satisfaction and good functioning at work and at home, with a minimum of role conflict' (Clark, 2000). It also differs from boundary theory in that its definition of borders encompasses not only those psychological categories but also tangible boundaries that divide the times, place and people associated with work versus family." Desrochers & Sargent. According to Clark, (2000) work-family border theory "explains how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance. Central to this theory is the idea that 'work' and 'family' constituted different domains or spheres which influ

ence each other. Given their contrasting purposes and cultures, work and home can be likened to two different countries where there are differences in language or word use, differences in what constitutes acceptable behavior, and differences in how to accomplish tasks. For the working theory of this study, we will situate this work on the work-family border theory.

2.3 EMPIRICAL REVIEW

According to Rajesh and Nishant, (2014) in the present scenario, work-life balance for women employees is highly desirable and if there is no job satisfaction and consistency in life, it can create a dilemma for working women. Work-life balance requires attaining equilibrium between professional work and personal work, so that it reduces friction between official and domestic life. The ultimate performance of any organization depends on the performance of its employees, which in turn depends on numerous factors.

These factors can be related to job satisfaction or family or both. A comparative study is conducted among the working women of some Govt. colleges and national institutes of Bhopal in the education sector and banking sector. The objective of this research is to study the working environment and women's perception about the work-life balance and job satisfaction, who are working in banking and education sector. Apart from it, another significant objective is to study the effects of work-life balance on job satisfaction and initiatives taken by the organizations for effective work-life balance and its relation with the job satisfaction. Standard Deviation is applied in this paper to check the authenticity of data given by the respondents of both these sectors. Findings suggest that WLB can be achieved by the factors responsible for job satisfaction such as: supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards and employee-oriented policies etc.

Also in the work of Ujvala (2012) the purpose of this paper is to provide an in-depth country perspective on work-

life balance issues in India. A qualitative approach is used that includes case studies of work-

life interventions offered by a sample of Indian organizations. Primary and secondary data were gathered through interviews with HR managers and from company websites. Commonly offered work-

life interventions by Indian companies address issues of gender equality, flexibility, stress reduction, health awareness and childcare. Sample of organizations in the study is purposive in nature and HR policies of smaller companies in the informal sector are not included.

Future research needs to consider how India's unequal economic development across the organized and unorganized sectors may affect effectiveness of work-

life interventions. Based on India's socio-cultural realities additional work-

life interventions are suggested in the areas of elder care, employee training and commuting. Organizational work-

life interventions in India are varied and disparate and have focused mainly on the formal sector. There is no overarching government policy addressing work and family issues across different sectors. Implicit gendering of governmental policies and work-

life initiatives covertly reifies patriarchal structures that makes such interventions necessary in the first place. The paper exclusively brings out connections between India's socio-economic context and work-

family issues of employees, which no other study has achieved before.

Saif, Malik and Awan, (2011) ANOVA test findings revealed that there is no significant difference with respect to employee works satisfaction and work life balance at all management levels. Regression analysis indicates that employee works satisfaction has a strong impact on balancing work and non-work spheres of life.

Goveas, (2011) findings of this research indicate that employees value those organizations which make efforts to support work life balance and they enjoy a higher jo

bsatisfaction. Their morale is high and it boosts workplace ethics. It is seen that when employees are satisfied they put in their best for the organization and make good decisions.

Esther Dizaho, Othman, (2013) findings found out that most authors agreed that work-

life balance cannot be achieved without top management support and commitment, while a number of authors believe that flexible hours of work and work schedule are an effective means of achieving a balanced work life and a number of authors also agree that employees' personal life and responsibilities should be acknowledged and respected in order to achieve work life balance and lastly leaves and vacations have been identified as an effective means of balancing work life.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter focuses on the methodology and design adopted for the research. A breakdown of this chapter was discussed under, research design, population of the study, sampling unit, sampling frame, sampling techniques and other items of importance.

3.2 RESEARCH DESIGN

Zenith Bank was chosen because of its high involvement in the success of the Nigerian banking sector. The survey research design was adopted for this study, this is so because the study will make use of a measuring instrument which is the questionnaire to elicit responses from the sample that will be selected for this study.

3.3 POPULATION OF THE STUDY

The aggregate of the elements in an area or unit makes up the population. In this case, our population includes all staff of Zenith Bank headquarters Lagos. They have about 80 regular staff as at the last check online. Zenith Bank was chosen because of its high involvement in the success of the Nigerian banking sector.

3.4 SAMPLE SIZE AND SAMPLING TECHNIQUES

The reason why Zenith Bank was chosen because of its high involvement in the success of the Nigerian banking sector. The sampling unit in this study is Zenith Bank headquarter in Lagos.

Sampling frame consists of the regular staff of Zenith Bank Nigeria headquarter in Lagos. Total enumeration method was used here to ensure that 80 members of staff of the population are used as sample for the study. Based on total enumeration method, there was no need to determine sample size for the study.

3.5 METHOD OF DATA COLLECTION

The method of data collection that was used by the researcher on this topic is the questionnaire.

3.6 INSTRUMENT OF DATA COLLECTION

The questionnaire that was used on this research work will have multiple opinions for the questions where respondents will be provided with opinion of answers to choose only the right answer to their opinion. The options to the question will come in Likert 6-point format. The questionnaire will be divided into two parts. The first part will feature questions regarding the demographic data of the respondents, while the second part will relate to research questions and subject matter of study.

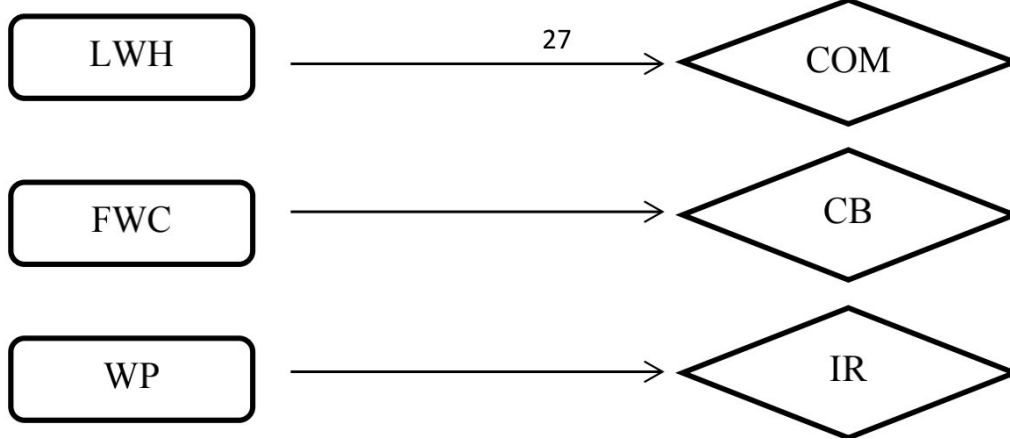
3.7 METHOD OF DATA ANALYSIS

The validity for the research instrument was ascertained by ensuring that the questions are constructed according to the objectives of the study. Checks and correction from the supervisor helped to ensure the validity of the questionnaire in this study.

Conceptual Model

Independent Variable

Dependent Variable



CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDINGS

This chapter deals with the analysis of data obtained from the field. The data analysis will be done based on two methods which are the descriptive and the inferential. The descriptive was dealt with under, frequencies, percentages while the inferential analysis was dealt with under test of hypothesis, correlation and regression.

4.1 Data analysis

Variable set one

- * To examine the effect of job stress on employee health.
- * What is the effect of job stress on employee health?
- * H_0 : Job stress has no significant effect on employee health.

Table 4.0.1 for Job stress

S/N	ITEMS	OPTIONS	FREQUENCY
1.	The level of fatigue I experience at work is enormous	SA A Total	12 58 70
2.	I am given the opportunity to decide the kind of job I will take.	A	70
3.	My supervisor assist in relieving me of the stress involved in my job.	SA A FA Total	12 26 32 70
4.	Other team members contribute to make the work easy	SA A FA Total	30 12 28 70

Source:SPSSAnalysis2023Researcher'sTable

Table4.0.2Employeehealth

S/N	ITEMS	OPTIONS	FREQ
1.	IexperienceaHighLevelofanxietyatwork.	SA A FA Total	
2.	Mywellbeingisasaresultofmybalancebetweenworkandfamilydemands.	SA A FA Total	
3.	Iseldombreakdownduetoworkandfamilydemands.	A FA Total	
4.	Ifeellazytocarryouthomechoresduetoastressfuldayatwork.	SA A Total	

Source:SPSSAnalysis2023Researcher'sTable

DiscussiononFindings

JobStressonEmployeeHealth

Sparks,Cooper,FriedandShirom,(1997)observedinthefindingsofthisstudy thatpeoplespendtoomanyhoursatwork,whichcouldleadtoadeterioratinghealthont hesideoftheworkerstherebyaffectingthedeliveryofworkoftheemployee,whichhas arelationshipwiththeperformanceoftheorganisation.Thisclaimwasstatedinthewor ksof).Stressalsoleadstophysicaldisorder,because theinternalbodysystemchangest otrytocopewithstressNewstrom,(2010).“Somephysicaldisordersareshort-

range, such as an upset stomach. Others are longer-range, such as a stomach ulcer. Stress over a prolonged time also leads to degenerative diseases of the heart, kidneys, blood vessels, and other parts of the body. It can result in angina (severe chest pain) and tension headaches. "When stress becomes excessive, employees develop various symptoms of stress that can harm their job performance and health, and even threaten their ability to cope with the environment.

Table 4.0.3

Model	N	R	R²	Significance value	Remark	Action
Y=f(x ₁)	70	0.255	0.065	0.00	Statistically significant	Reject Null hypothesis

The table above shows the relationship between job stress and employee health.

Variable set Two

- To evaluate the effect of work-family conflict on job commitment.
- How does work-family conflict affect job commitment.
- H₀₄: Work-family conflict does not significantly affect job commitment.

Table 4.1.4 Work family conflict

S/N	ITEMS	OPTI
1.	My work often clashes with my family demands at home.	S A F To
2.	I always share my limited time with work and family responsibilities.	S A F To
3.	My family understands the tight schedule I have in the office.	A F To
4.	My organization understands the necessity of being in good terms with my family members.	S A F To

Source: SPSS Analysis 2023 Researcher's Table

Table 4.0.5

Model	N	R	R ²	Significance value	Remark	Action
Y=f(x) 4)	7 0	0.31 5	0.09 9	0.00	Statistically significant	Reject Null hypothesis

4.2 DISCUSSION OF FINDINGS

It was observed that in this study the pressures and demands of work, reflected both in longer hours, more exhaustion and the growth of evening and weekend work leave

less scope for quality family time. The consequences include increases in juvenile crime, more drug abuse, and a reduction in care of the community and in community participation and less willingness to take responsibility for care of elderly relatives and for the disadvantaged resulting in work-life conflict.

Sakthivel and Jayakrishnan, (2010) revealed that Job commitment is influenced through work-

life balance in nursing profession. The results also showed that work-to-family interference is at a higher level but family-to-work interference is at a lower level in nursing profession. Job commitment is very important for an organization as well as for employees because it is to be considered an important component of determining the employees' as well as organizational performance Ricketts, (2002) and effectiveness Lashinger, (2001).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter is focused on bringing the work to a close based on the introduction, literature review and findings that have been done in the previous chapters. This is a brief presentation of the process that led to the abridged findings.

5.1 SUMMARY

This study focused on work-life balance and employee performance in the Nigerian banking industry. The study started by looking at various events or issues that affect the performance of employees most especially in Zenith Bank Nigeria. The study therefore proposed a statement of problem to look at and identify those anomalies that may come up as a result of poor balance between work and life.

The objectives, research questions and hypothesis were raised in line with the problems identified in the industry. The scope of the study was limited to Zenith Bank head quarters while the significance was given in line with the benefits to be expected by the stakeholders involved in the study.

The literature review addressed the author's notion on the subject matter on conceptual, theoretical and empirical frameworks as well as a summary and gap in the literature.

The methodology adopted as survey design with multiple regression analysis was adopted for the analysis. The data was analysed based on descriptive and inferential statistics. The findings of the study indicated that there is a significant relationship between the independent subvariable and the dependent variables.

The study therefore rejected all the null hypothesis because the estimates were statistically significant.

Finally, Chapter five discusses the summary of all chapters, findings and suggestions that led to the recommendations.

5.2 CONCLUSION

The study therefore concludes that:

Having flexible working hours in an organization significantly influenced employee job performance by enabling a balance between personal commitments and responsibilities and organizational roles and duties of an employee. Flexibility in working hours enhanced employee motivation and commitment to the organization. Employee assistance programmes in the organization created a good avenue for an organization to extend a helping hand to individuals in the organization. This contributed highly to creating a healthy, motivated workforce; enhance cooperation and individual productivity in the organization. Finally it can be concluded that Leave from work created a change of environment and a break from the daily working environment. This has a lot of impact on employee's psychosocial wellbeing, eliminating fatigue, and work related stress which translated to better employee performance after the leave.

5.3 RECOMMENDATION

The study on the basis on the findings and conclusions made recommends that:

- ZENITH Bank could share the best practices on employee work life balance with other commercial banks in the country which have been struggling with the same.
- In ensuring the psychosocial wellbeing of staff, the ministry of labour could consider revising the existing labour laws to have mandatory staff welfare program run by the employer rather than the union.
- Organizations in the banking industry due to the nature of the job and precision required in undertaking the job should exploit leaves as a way of rejuvenating their employees by coming up with more innovative methods of implementing them rather than the traditional annual leave systems.

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QUESTIONNAIRE

QUESTIONNAIRE ON THE EVALUATION OF WORK- LIFE BALANCE AND EMPLOYEE PRODUCTIVITY

Kwara State Polytechnic,
P.M.B. 1375,
Department of Business Adminis-
tration,
Ilorin, Kwara State

Dear respondents,

I am a student of the above named department and institution, carrying a research on the evaluation of work-life balance and employee productivity. The study is purely an academic exercise, and I will need your assistance in completing the response to the attached questionnaire, all information given will be dealt with in strict confidence. Thanks for your cooperation.

Yours faithfully,