

### **Abstract**

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 affects the performance of employee 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 headquarters while the significance was given in line with the benefits to be expected by the stakeholders involved in the study. The literature review was done 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 impendent sub variable and the dependent variables. The study therefore rejected all the null hypothesis because the estimates were statistically significant.

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## **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 pressures 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 so on. 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-day 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, work places automatically become conflict free and enjoyable places to be. Increasing attrition rates and increasing demand for work-life balance have forced organisations to look beyond run of the 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 origins 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 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 is to view work-life balance practices through a business case lens: that is, by offering these practices, organizations 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 wide 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 provide 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 either 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 as 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 effects on employee productivity. From the discussions above, it will suffice to ask, can work life balance impact on employee productivity?

### **1.3 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 have more influence on employee productivity. Specifically the following specific objectives will be pursued.

- i. To examine the effect of job stress on employees health.
- ii. To evaluate the effect of role overload on employee job satisfaction
- iii. To evaluate the influence of long working hours on employee morale
- iv. To evaluate the effect of work family conflict on Job commitment

### **1.4 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?

## **1.5 HYPOTHESIS OF THE STUDY**

Accordingly, following are the hypothesis to be tested for this study:

- i.  $H_{01}$ : Job stress has no effect on employee health.
- ii.  $H_{02}$ : Role overload does not affect employee job satisfaction.
- iii.  $H_{03}$ : Long working hours does not influence employee morale.
- iv.  $H_{04}$ : Work family conflict does not affect job commitment.

## **1.6 OPERATIONALIZATION OF VARIABLES**

In essence, there are variables that will be used to test the relationship between work-life balance and employee productivity.

$X$  = Work Life Balance.

$Y$  = Employee Productivity.

$X = x_1, x_2, x_3, x_4,$

$Y = y_1, y_2, y_3, y_4,$

$x_1$  = Job Stress

$x_2$  = Role overload

$x_3$  = Long working Hours

$x_4$  = Work family Conflict

$y_1$  = employee health

y2 = Job satisfaction

y3 = employee morale

y4 = Job commitment

Functionally,  $Y = a + bx + \mu$

From the operationalization above, it means that the (X) variables will be used as determinants on the (Y) variable.

## **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 SIGNIFICANCE OF THE STUDY**

This study seeks to bring out the various work-life balance practices in the Nigerian banking sector. The study will be of great significance 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.

## **1.9 OPERATIONAL 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.

### **Work life**

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., 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 of extent of expectation from a job or position in hold

### **Work family conflict**

This occurs when there are incompatible demand between work and family roles of an individual that makes participation in both roles difficult.

### **Employee Morale**

Description of the emotions, attitude, satisfaction and overall outlook of employee during time in a work place environment.

### **Job Commitment**

This is an individual psychology attachment to an organization to carry out task as at when due.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

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

#### **2.1 Conceptual Review**

Work-life balance has to do with proper prioritizing between work (career and ambition) and lifestyle (health, pleasure, leisure, family and spiritual development). The concept of work-life balance is based on the idea that paid work and private life should be seen less as opposite priorities and more as corresponding essentials of a full life. Lewis, (2008) observes that the way to achieve this is to adopt a system that is conceptualized as a two way process which considers the needs of the workers as well as those of employees

##### **2.1.1 Work Life Balance**

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, Kalliath and 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 individuals' 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 fulfil multiple and often competing roles.

Grzywacz and Carlson, (2007) define work life balance as 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) posit 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) 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 adverse effects 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. Md-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.

**Personality** - Jennings and McDougald (2007) found that certain personality differences predispose individuals to work-life balance issues. The tendency to feel guilty, to be loyal

towards others, a lack of sensitivity towards others and the need and desire for “being there” for family members and being unable to manage a new situation has been suggested to influence the level to which an individual experiences work life balance issues Bekker, Willemse and De Goeij, (2010). A person’s emotional response to a role is a critical factor influencing their interpersonal availability and psychological presence in a different role Rothbard, (2001). Individuals with high negative affectivity seem to experience more negative interaction between work and family Bekker, Willemse, & De Goeij, (2010).

Intrinsically oriented individuals are thought to focus on developing and actualizing their inherent potential. Further they are likely to satisfy their basic psychological needs for autonomy, competence and relatedness and therefore function optimally Van den Broeck, Vansteenkiste & Has De Witte, (2010). Intrinsic work values express openness to change – the pursuit of autonomy, interest, growth and creativity in work Ros, Schwartz & Surkiss, (1999). Pursuing intrinsic life value orientations positively predicts well-being and optimal functioning Van den Broeck, Vansteenkiste, & Has De Witte, (2010). Extrinsically oriented individuals, in contrast, adopt an outward oriented focus and try to impress others by acquiring external signs of worth.

**Educational Level** - It has been found that higher education and more working experience could instil 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).

**Life Demands** - Many individuals find they are increasingly isolated from family and leisure activities in an ever-increasing climate of long work hours and intensity (Haworth & Lewis,

2005). As stated previously, there are over 170 life demands that have been identified as work, financial resources, leisure, dwelling and neighbourhood, family, friendship, social participation and health Warren, (2004). Many individuals who experience issues balancing life demands also experience emotional exhaustion which has been defined as “a state caused by psychological and emotional demands made on people” which is when an individual is facing seemingly overwhelming demands on their time and energy Boles, Johnston & Hair, (1997). When individuals have a negative emotional response to work related stress, they often self-regulate their response Rothbard, (2001). In doing so, individuals are more likely to experience depleted energy levels and fatigue which can negatively influence work and family roles Rothbard, (2001). A person experiencing stress may display a tendency to withdraw from potentially supportive people and/or influence the willingness of others to provide support Adams, King & King, (1996).

#### **B Task Variables:** Work Related Variables 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 occupations 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 behaviours of employees and lead to employees to doubt 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 & Colquitt

- **Work Demands:** Many organizations are introducing new technologies and working practices and are consequently demanding greater flexibility in response to the pressures of competition Haworth & Lewis, (2005). Additional work hours subtract from home time, while high work intensity or work pressure may result in fatigue,

anxiety or other adverse psycho-physiological consequences that can influence the quality of home and family life White, Hill, McGovern, Mills and Smeaton,( 2003).

- **Autonomy:** Individuals with lower levels of perceived control over their work are more likely to report high role overload and high interference between work and family roles Baral & Bhargava, (2010) Hall & Richter, (1988) Jennings & McDougald. Low job control has been associated with increased absence rates due to illness, mental health issues and coronary heart disease Bond & Bunce, (2000). It has also been explained that providing employees with control over their work serves to improve stress-related outcomes, such as lowered anxiety levels, psychological distress, burnout, irritability, psychosomatic health complaints, and alcohol consumption Bond & Bunce, (2000). Increased amount of control and discretion over working conditions and scope for social interactions also provide employees the opportunity to engage in extra-role behaviors or organizational citizenship behaviors Baral & Bhargava, (2010).
- **Technology:** Technology can both help and hinder work-life balance. Improvements to technology has helped employers make progress to how business is done, help is more accessible to clients, processes are often more efficient and employees are often more reachable. Improvements to technology have made working twenty-four hours a day, seven days a week more accessible to employees Maxwell & McDougall (2004). This change has led to employees working more outside regular office hours. Working more outside of regular office hours has led to increased interference with employee's home life. Individuals are expected to take whatever time is required to get the job done; they are always on the job Seron & Ferris, (1995). Changes in technology have led to employers expecting more from employees and not always respecting employees' personal time.

**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 refers 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).

**Performance Standards** – Performance standards and targets have been studied and used as a method to improve employees’ performance. Appropriate behaviours and performance standards are defined within the work environment Chong & Ma, (2010). The ability and support received in meeting performance expectations enhance the individual’s self-efficacy Gist & Mitchell,( 1992). The effectiveness of performance standards depends on the relationship between the performance measure used and the organization’s objective Sherstyuk, (2000). Task performance consists of behaviours required for a job that either directly produce goods and services or maintain the technical core Major & Lauzun, (2010). Contextual performance is defined by those behaviours that support the broader work environment and facilitate task performance, including putting forth effort, assisting and cooperating with others, complying with organizational rules, and supporting organizational goals Major & Lauzun, (2010). Researchers have established a connection between supervisor’s behaviour and employee’s performance Chong & Ma,( 2010). Performance can

be drastically improved by the supervisor providing the employee's with useful resources and positive feedback Mumford Scott, Gaddis and Strange, (2002). Performance can also be enhanced when employees value their work environment and have supportive supervisors with whom they can work and trust Chong & Ma,( 2010).

- **Organizational Culture:** Organizational culture can also create a drive for higher performance standards. Organizational culture relates to “the assumptions, values, attitudes, and beliefs that are shared among significant groups within an organization” van Beek & Gerritsen, (2010). Organizational culture gives employees identification and direction (Martel, 2002). There are many benefits associated with a strong organizational culture. They include: attract and retain star performers, guide and inspire employee decisions, provide fixed points of reference and stability, a more personal connection with employees, align employees with diverse interests around shared goals and export what the organization stands for Rosenthan & Massarech, (2003). It has been suggested that work life balance programs cannot yield expected results unless the organizational culture supports use of work-life balance programs Porter & Ayman, (2010). Organizational culture is an important aspect in the success of employee's attaining work-life balance; if the culture does not support it employees will not feel comfortable utilizing the programs Maxwell, (2005). Commitment to worthwhile objectives evokes moral motives that can foster satisfaction even in the absence of economic or relational benefits Meyer & Parfyonova, ( 2010). Employees may find working in an organization with a strong ideology (one consistent with their own) very rewarding even if other aspects of their daily experiences are not. In other words, they may be willing to make some sacrifices (e.g. turning down more interesting or higher paying jobs elsewhere) and continue to cooperate with the organization because it is the “right” thing to do for the cause Meyer & Parfyonova, (2010).

**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 perceptions or assessments of appropriateness and relevance of participation in a given activity by the individual in question Godbey, Crawford & Shen, (2010).

The bases for determining such appropriateness and relevance may be psychological, cultural and/or the result of genetic predisposition. Interpersonal constraints must be operationalized within a specific culture, in one culture, religion may play a central role in determining who one can participate in an activity, in another, and it may play no role.

Successful negotiation of these constraints must be conducted in a sequential manner Godbey, Crawford & Shen, (2010). The constraints an individual faces can take any form depending on his/her particular challenges, including his or her attitudes, interests or stage/level of participation, related knowledge and skills, location or accessibility of facilities, social network, cultural background and so on Godbey, Crawford & Shen, (2010). It could be argued that some types of constraints might influence motivation, which can influence participation Alexandris, Tsorbatzoudis & Grouios, (2002).

- **Competition:** Competition relates to the nature and extent of forces that are threatening to the success of an organization. While competition is often considered in positive terms (it encourages innovation and discourages complacency) it can also make working life more difficult Bloom & Reenen, (2006). Competition can be negative because it can create high-performance practices that lead to negative spillover White,



Hill, , McGovern, Mills, & Smeaton, (2003). In an organization with high turnover, the excess burden is often put on remaining employees Porter & Ayman, (2010).

- **Role Conflict:** Role conflict has been defined as the “simultaneous occurrence of two or more sets of pressures in the work place such that compliance with one would make compliance more difficult with the other” Bacharach, Bamberger & Conley, (1991). There are three major forms of work-family conflict and they are: time-based conflict, strain-based conflict and behaviour-based conflict Greenhaus & Beutell, (1985).

Time-based conflict is competition over time spent in different roles, such as work schedules, work orientation, marriage, children and spouse employment patterns may all produce pressures to participate extensively in the work role or the family roles Gilbreath, (2004). Conflict is experienced when these time pressures are incompatible with the demands of the other role Williams & Alliger, (1994). Similar to time-based conflict, quantitative role overload is defined as the conflict between organizational demands and the time allocated to the individual by the organization to satisfy those demands (Bacharach, Bamberger & Conley, 1991). Strain-based conflict are work stressors that can produce strain symptoms such as tension, anxiety, fatigue, depression, apathy and irritability, these symptoms of strain exist when stress in one role affects one’s performance in another role (Higgins, Duxbury & Lyons, 2010; Bacharach, Bamberger & Conley, (1991). Behaviour-based conflicts are specific patterns of in-role behaviour that may be incompatible with expectations regarding behaviour in another and if a person is unable to adapt, then they are likely to experience conflict between the roles Greenhaus & Beutell, (1985). Work/family conflict can best be understood theoretically as a form of stress response to role overload and overlapping or incompatible non-work and work demands Watkins, (1995). Many employees are taking work home with them, which has blurred the boundary between work and family Baral & Bhargava, (2010). It has been found that work-specific role stressors serve as predictors of job burnout, job

dissatisfaction Bacharach, Bamberger & Conley, (1991), turnover intentions and physical symptoms Judge & Colquitt, (2004).

### **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 multi-faceted 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 training 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 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 demands on organizations have subsequently called for a corresponding staff of flexible and capable individuals Beltrán-Martín, Roca-Puig, Escrig-Tena & Bou-Llusal, (2008). Flexibility is the ability to respond effectively to changes (Van den 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 Ayman (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-Llugar, . (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-Llugar, . (2008).

Employees like these, mobilized through the appropriate human resource practices, constitute a source of competitive advantages Beltrán-Martín, , Roca-Puig, Escrig-Tena, & Bou-Llugar,, (2008). Kara, Kayis and O'Kane (2002) discussed flexibility in terms of robustness and agility. Robustness refers to the ability to remain in a certain state despite a change, and agility is the ability to instigate change rather than react to it Kara, Kayis & O'Kane, (2002). There are a few factors that have been described as being able to increase flexibility within the organization that management can control, they are: organizational structure flexibility, technological flexibility, information system flexibility, and human resource flexibility Kara, Kayis & O'Kane, (2002).

Organizations have begun offering employees enhanced autonomy with regard to work schedules as an incentive of employment, in other words employees have more flexibility in determining when they will work Porter & Ayman,( 2010). There are four types of flexibility that an individual can engage in, in terms of their employment: training flexibility, pay flexibility, flexibility to accept an undemanding job, and flexibility to accept a job for which one is over-qualified Van den Broeck, Vansteenkiste & Has De Witte, (2010). Porter and

Ayman (2010) found that if employees believe that they have sufficient flexibility in when, what, and where work is completed, they reported higher levels of work life balance. Beltrán-Martín, Roca-Puig, , Escrig-Tena, & Bou-Llugar, (2008) found that as employees show flexibility at work, by manifesting flexibility in skills and behaviours, the organization's results increase. Gilbreath (2004) explains that it is important to focus attention on the role of the supervisor because they can be a major influence on an employee's work life.

Supervisors are in daily contact with employees and are in a position to manage, coach and mentor, conveying the culture, spirit, and pride of their organizations Martel, (2002). A supervisor can both contribute to and mitigate the deleterious effects of organizational role stressors and work life balance issues Seltzer & Numerof, (1988). It has been found that supervisory equity is becoming increasingly important as an influence on spillover between work and home White, Hill, McGovern, Mills, & Smeaton,(2003)

**Social Support** – Social support is an informal social network that provides individuals with expressions of emotional concern or 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 help 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, (1997).

Martins, Eddleston and Veiga (2002) found that it is very important for employers that would like to develop a motivated and committed workforce to fully understand the contributing factors that can influence their employee's satisfaction in their career. With an increasing number of women in the workforce, Maxwell and McDougal, (2004) found that organizations are more likely to offer more work-life balance programs due to individual's home responsibilities. Boder, (1999) suggests that employers should seek to create working conditions that are more accommodating of workers personal lives by creating flexible work schedules. In providing work-life balance programs there is the potential to better support employees Milliken, Martins & Morgan, (1998). Research has demonstrated that supportive work-family culture and informal support have a greater effect on work-family conflict than do formal family-friendly organizational policies Major & Lauzun,( 2010). The supervisor can determine how satisfying a job can be by influencing how demanding is the job Gilbreath, (2004).

Support from supervisors has been reported to reduce work role conflict, role ambiguity, and resultant work-family conflict Major & Lauzun, (2010). The supervisor can also determine how much autonomy the employee has in the job and the sense of achievement that comes from doing the job Purcell & Hutchinson, (2007). A supervisor who is accommodating when conflicts arise between work and family life can significantly improve job satisfaction and the company's bottom line Gilbreath, 2004; Watkins, (1995).

Supervisors in dual-income marriages are described as almost twice as likely to be very accommodating when job and family life collide Watkins, (1995). The relationship between front line managers and their own managers is important and has been shown as the most influential variable explaining front line manager's own levels of affective commitment and

job satisfaction Purcell & Hutchinson, (2007). When supervisors were perceived to be supporting employees, this improved employees' commitment to the organization Thornhill & Saunders, (1998) and reduced reported levels of stress and work-family conflict Cinamon & Rich, 2010; Judge & Colquitt, (2004). Working mothers with supportive bosses report being less irritable, experience reduced stress levels, are less exhausted and feel less tension between job and family responsibilities Watkins, (1995). It has been explained that a supervisor's support expands individual's psychological resource base such as confidence, which may enhance performance in the family domain Baral & Bhargava, (2010). Harris (2001) found that a good manager was one who shared information, explained decisions and talked through issues with employee.

**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 & Ayman, (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, (1995).

With enhanced coping resources, employees are better able to handle these stressful situations Heaney, Price, & Rafferty, (1995). 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, (1995). 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). Work-life balance programs are "any employer sponsored benefits or working

conditions that help employees balance work and non-work demands” McCarthy, Darcy & Grady, (2010).

There are different aspects of work-life balance programs, such as: flextime arrangements i.e. how long people work, when people work, where people work), time management training, providing back-up support, breaks from work Baral & Bhargava, (2010); Maxwell & McDougall, (2004), job sharing, compressed workweeks, telecommuting and shift work Porter & Ayman, (2010). Watkins,(1995) explains that a workplace is considered “family-friendly” when there are four or more policies or strategies which support employees with families. The most common areas of employer involvement in work-family issues are: (1) the provision of child care benefits, (2) the use of options which enhance workforce flexibility such as flextime, voluntary shifts to part-time work, job sharing, work-at-home options, and flexible leaves Johnson, (2004). A common goal for employers who implement work life balance programs is to help employees attain much higher levels of satisfaction with both their work and home life Allen, (2001).

Organizations that can help employees manage their various roles and associated stress should gain competitive advantage by reducing medical expenses and withdrawal while maintaining high levels of job performance Judge & Colquitt, (2004). They help to ease stress and make employees feel more appreciated, save employees time and decrease turnover Ulshafer, Potgeisser & Lima,(2005). It has been found that a significant positive correlation exists between satisfaction and organizational commitment and intentions to stay. (Porter & Ayman, (2010). Work-life balance is an important area of human resource management.

Indeed, it is one of the top three challenges facing Human Resources departments McCarthy, Darcy & Grady, (2010). Major and Lauzun, (2010) suggest that organizations need to put supportive policies in place that afford managers some degree of autonomy and flexibility to make individual accommodations. The more data a company has about its employees, the

more aware its supervisors should be of its employee's work and family conflicts Milliken, Martins & Morgan, (1998). An accurate needs analysis with companywide participation is a vital component of responsiveness to work-family issues Judge & Colquitt, (2004).

The data on employee's demographics and work-family concerns may be necessary to facilitate top-level manager's noticing work-family issues as it has been significantly and positively related to all forms of work-family responsiveness Milliken, Martins & Morgan; Judge & Colquitt, (1998). Supervisors play a meaningful role in helping to create, or transmit, perceptions of the organization as a whole Allen, (2001). Allen explains that because supervisors play such an important role in the administration of benefits, it is imperative that those supervisors are provided appropriate training in order to complete those tasks at a higher level Gilbreath & Benson, (2004). Formal organizational supports such as work like balance programs may not be as important as how supportive an employee's supervisor and organizational culture is towards employee work-life balance Baral & Bhargava, (2010).

Given how influential supervisors can be, it is important to note that supervisors that are not always aware of work-life balance issues, may not be well trained, adequately compensated or even the right fit for the organization. In fact, Harris (2001) identified supervisors as the weak link in the application of performance management systems. Such issues can have detrimental effects to the organization Martel, (2002).

The skills of supervisors to offer leadership, involve employees, manage change, communicate and motivate will be an important element in affecting the level and nature of employee commitment Thornhill & Saunders, (1998). Employees judge the fairness of the decision-making procedures used by supervisors to see whether those procedures are consistent, unbiased, accurate, correctable and representative of worker concerns and opinions Judge & Colquitt, (2004). Supervisors may well not transmit the articulated values of top management but reflect instead the "informal" culture of the organization Purcell & Hurchinson, (2007).



Improving the way in which employees are supervised may be a viable way to improve the psychosocial work environment and employee well-being Gilbreath & Benson, (2004); Seltzer & Numerof, (1988). Gilbreath (2004) states that protecting the safety of employees is a fundamental supervisory responsibility, and protecting employees from excessive stress is a component of this responsibility.

#### **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 one another Edwards & Rothbard, (2000). Compensation is when an individual is dissatisfied with one domain, they compensate by over investing 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, (1982); 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. Strength 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).

## **Strain Reduction**

Bond and Bunce (2000) suggest that in order to prevent and reduce strain either: emotion-focused stress management interventions, which target undesirable thoughts and emotions aroused by work stressors or, problem-focused stress management interventions, which seek to identify and alleviate the stressors giving rise to strain. It has been stated that if an individual accepts the events that cause them stress, the event will not lead to emotional problems such as strain, depression and anxiety

## **Leisure**

Leisure is frequently reported as having the most positive and significant influence on individual's quality of life, as well as on the achievement of a successful work-life balance within this Warren, (2004). Trenberth and Dewe,(2002) explain that leisure plays a positive role in wellbeing and in providing a range of health benefits, such as reducing tension and stress coping skills.

## **E Outcomes**

The reference point for judging well-being is a person's own aspirations, based on a blend of objective reality and their subjective reactions 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, (1988) 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.

**Professional Outcomes** – Professional outcomes can both be personal in nature or from the organizational level. Employees experience many positive outcomes when they feel that they have attained work-life balance. Employers are often motivated to implement family-friendly policies based on the premise that economic gains will be realized from increased employee productivity and reduced turnover as a result of such policies Allen, (2001). Work-life balance programs contribute to creating a culture of honesty and trust where staff can admit to home problems and get support Maxwell & McDougall, (2004). Some benefits with work life

balance programs at the organizational level include: lower recruitment, lower training costs, improved productivity Ulshafer, Potgeisser & Lima, (2005), decreased job burnout Haar & Roche, (2010), easier service delivery, enhanced quality service, enhanced employee capability, less absence, lower turnover, employee flexibility, skills to succeed in rapidly changing markets Maxwell & McDougall, (2004) increased organizational commitment, increased levels of organizational citizenship behaviors Baral & Bhargava and increased levels of participation within the organization and initiative. Haar & Roche It has been found that work-life balance programs allowed supervisors the option to help staff and made the management role less difficult Maxwell & McDougall.

All of the positive emotions that employees experience by reducing their stress levels are associated with an outward focus of attention, such that when people are happy, they report increased liking for others and are more willing to initiate conversations and offer help Rothbard, (2001). It has been reported that the lure of work life balance programs may not be in the utilization, but in the access to them Porter & Alman, (2010). Porter and Alman found that employees who believe that they have sufficient flexibility in when, what, and where work is completed, regardless of if they participate in alternative work schedules, are those most greatly affected. When an individual leads a balanced life, they are likely to experience vigor as a component of work engagement Cinamon & Rich, (2010). Vigor has been characterized as comprising high levels of effort, energy, resilience and persistence Cinamon & Rich. Involvement in multiple individual roles can result in benefits both to the individual and the organization Ruderman, Ohlott, Panzer & King, (2002), therefore, it is important for employers to recognize these benefits and support employees commitments outside of the job by being flexible and providing them the opportunity to engage in these activities. There are many consequences associated with lack of work-life balance. Issues with Work Life balance have been linked to diminished organizational commitment, job satisfaction, life satisfaction and

increased stress and turnover intentions Major & Lauzun, (2010). Ashforth, Kreiner & Fugate,(2000) caution that blurring the line between work and personal life by bringing day care, recreation facilities and other aspects of personal life to work it makes it more difficult for employees to transition between roles and may compromise the integrity of home, work and third places Hall & Richter,(1988). In trying to find a solution to a major problem that employees are facing, it is possible that it has created another problem. Research has demonstrated that work interference with family is more prevalent than family interference with work and is more likely to be influenced by workplace factors and supportive supervisor behaviors Major & Lauzun.

**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, (1992). Work-family enrichment is the extent to which experience in one role improves the quality of life namely performance or affect, 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, (1992).

Some other benefits that both the employee and employer may experience include: improved productivity, motivation and commitment to the organization Maxwell & McDougall, (2004). With increased demands both at work and at home, employees are reporting higher stress levels (Weiss, 2002), leading to lower work performance, poor morale, burnout, turnover and difficulties with recruitment Ulshafer, Potgeisser & Lima, (2005). The need for a balance between work and personal life has become an integral element of employee expectations from employers Baral & Bhargava, (2010). The review of the literature suggests that there are several aspects of work-life balance; personal characteristics, task variables, efficacy facilitators, actions and outcomes. This will be one of the first studies to look at the whole picture of work-life balance. It remains to be fully understood if and how the efficacy facilitators (flexibility, access to resources and social support) influence an employee's perception of their work-life balance.

## **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-border spectrum; these theories are: Structural functioning, 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' constitute different domains or spheres which influence 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 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 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 the sectors. Finding suggests 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.

In Muhammad, Muhammad and Muhammad, (2011) the study examines the relationship of employee work satisfaction (job satisfaction) and prevalence of work life balance (WLB) practices in Pakistan. A sample of 450 layoff survivors, gathered via stratified sampling, provides the basis for analysis. The layoff survivors are working in two big organizations operating in Pakistan. The results of Regression analysis assured a positive relationship among the variables. Moreover, the results of ANOVA help in understanding that no significant differences prevail with respect to employees' work satisfaction and work life balance at the three levels of management that are the top management, middle level management and the first level management. The results of the current study are discussed in the light of available studies. It is suggested that equal implementation of such policies should be ensured. The study will prove to be a milestone for the researchers, policy makers and students to properly

understand the concepts of employee work satisfaction, work life balance and their relationship. Moreover the study also help the managers of government and non-government organizations the importance of effective implementation of WLB policies.

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

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 as 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. Subhasree & K. C, (2013) findings shows that a work life balance supportive culture mediates the effect of the availability of Work Life Balance practices on organizational performance. There is a significant mediating effect on the relationship between Work-life Balance and Employee **Retention**

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 effects on employee productivity Tariq ,Aslam ,Siddique, Tanveer, (2012) Revealed that work-life balance is both important for the organization and for its employees particularly in current dynamic organizational scenarios. And I will also like to suggest that lapses between employee family life and work life should be eliminated in other for the employee to increase in productivity.

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 web sites. 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 make 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 work satisfaction and work life balance at all management levels. Regression analysis indicates that employee work satisfaction has a strong impact on balancing work and non-work spheres of life.

Yadav and Dabhade, (2014) findings shows that Banking Sector has consistent work life balance policies to increase job satisfaction than the Education Sector and working women from both sectors agree that having a good work life balance is key to job satisfaction.

Bruin and Yiannakis,(2012) results of hierarchical multiple regression analyses showed that self-directed learning explained a significant portion of the variance in job satisfaction, above and beyond the variance that was explained by job demands and resources. Self-directed learners seem to have several characteristics that facilitate adjustment to career challenges.

Imam, Qureshi and Khan, (2011) results according to correlation revealed that there is positive and significant contribution of workload in respect to employee performance and work life balance on employee performance. Secondly, according to linear regression that the workload has insignificant relationship with employee performance and that work life balance partially mediate with work load and has an impact on employee performance.

Karl & Misra, (2013) findings shows that a Work Life Balance supportive culture mediates the effect of the availability of Work Life Balance practices on organizational performance. There is a significant mediating effect on the relationship between Work-life Balance and Employee Retention.

Senthilkumar, Chandrakumaramangalam and Manivannan, (2012) revealed from the analysis that the respondents of old age category and female category have perceived maximum level

of stress in balancing their work and life. The results of the chi-square showed that there is a close relationship between age of the respondents and their level of stress in balancing work and their personal life.

Waumsley, Houston, Marks, (2010) result Pearson correlation showed similar relationships between variables with both unions. In Union 1, for women with and without children, organizational identity was negatively related to WFC, showing that the more identified people are with their organization, the less WFC they have. There was a negative, but not significant, correlation between organizational identity and FWC. In Union 2, organizational identity and WLC were not significantly related for those with children. Furthermore, organizational identity and LWC were significantly negatively related, showing that the more people are identified with their organization, the less LWC they have.

Eija , Satu , Kaarina , (2012) findings in this study shows that shift-working mothers were quite content with the time they spend with their children. Still, many of them would like to have more time just to be with the children.

Rani, Kamalanabhan, and Selvarani , (2011) findings shows high correlation exists between work task and employee satisfaction with a mediator variable namely Work-life Balance.

Arun , (2013) findings of this study concluded that there was an increased case of Work- Life Balance in the pharmaceutical marketing employees.

Ueda, (2012) The results showed that when supervisors had a positive perception of WLB policy, it positively influenced their acceptance of their subordinates' requests, while negative perceptions had a negative impact on acceptance. Further, regardless of what was requested, high performance subordinates received more favorable treatment from their supervisors than low performance counterparts did.

Newaz, Tanvi , Zaman and Fatama , (2012)findings shows that more than 80% of employees agreed that banks/ organizations should customize their Work Life Balance policy to meet individual needs.

Ali ,Kundi & Qureshi, and Akhtar, (2014) result shows that significant relationship exists between work- life balance and organizational commitment. The study finds no association of work-life balance with marital status, and gender.

Cheema and Bhutto, (2011) findings suggest that work life balance has very less impact on employee job satisfaction in private commercial banking sector of Karachi. The reason of such results may be due to the uncertain conditions, high inflation and unemployment rate in Pakistan.

Goveas, (2011) findings of this research indicates that employees value those organizations which makes efforts to support work life balance and they enjoy a higher job satisfaction. Their morale is high and it boosts work place 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 acknowledge and respected in order to achieve work life balance and lastly leaves and vacations have being identified as an effective means of balancing work life.

Balkan, (2014) findings of this study shows that Work- Life balance has a significant effect on job stress and individual performance.

Nwagbara and. Akanji, (2012) findings show relationship between work and life; it also shows that motivation and commitment have direct relationship as well.

Tariq , Aslam , Siddique, Tanveer, (2012) Revealed that work-life balance is both important for the organization and for its employees particularly in current dynamic organizational scenarios. And I will also like to suggest that lapses between employee family life and work life should be eliminated in other for the employee to increase in productivity.

## **2.4 Summary and Gaps in the Literature.**

The empirical review focused on previous work by authors and researchers on the concept and theory of work life balance Dizaho, Dr Fauzi research looked at how technological advancement has positively impacted work- life balance which includes working from home, teleworking, e-working, therefore future research should focus on identifying the negative influence of technology on work life balance. This author only focused on how to improve the technological advancement of a company and not putting into consideration the negative influence on work life balance.

With the establishment of this workers are not still satisfied with Work Life in their organization. Strategies for Increased Organizational Performance through Motivation and Commitment should be looked into for future research such as child support, flexible working hours, pay rise, job improvement/ promotion, training and development, occupational therapy. With is further research are suggested.

## **CHAPTER THREE**

### **METHODOLOGY**

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.

#### **3.1 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 samples that will be selected for this study.

#### **3.2 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.

#### **3.3 Sampling Unit**

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 headquarters in Lagos.

#### **3.4 Sampling Frame**

Sampling frame consists of the regular staff of Zenith Bank Nigeria headquarters Lagos.

#### **3.5 Sampling Technique**



Total enumeration method was used here to ensure that 80 members of staffs of the population are used as sample for the study.

### **3.6 Sample Size Determination**

Based on total enumeration method, there was no need to determine sample size for the study.

### **3.7 Method of Data Collection**

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

### **3.8 Research Instrument**

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.

#### **3.9.1 Validity of research instrument**

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

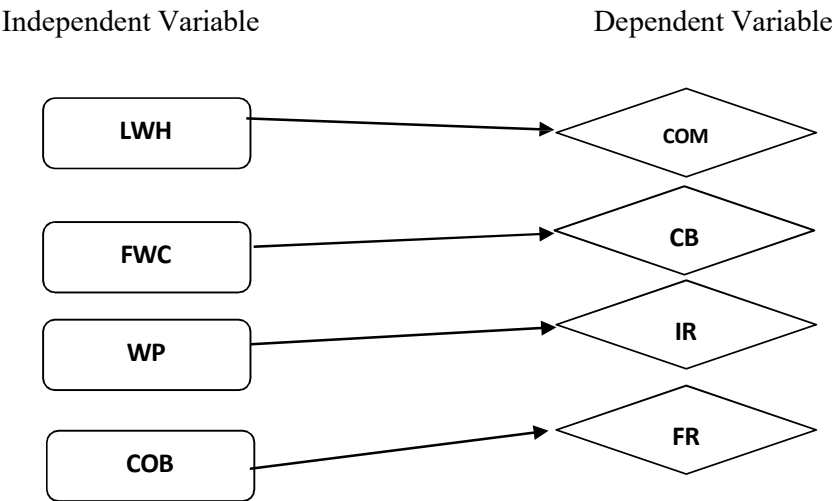
#### **3.9.2 Reliability of the Research Instrument**

The reliability for this study was used to ascertain by subjecting the questionnaire items to a reliability test based on the Cronbach Alpha test of reliability, the reliability level for acceptance should not go below 0.7.

**3.10 Method of Data Analysis**

The data for this study was subjected to two analysis, the first which is descriptive statistics will be means and standard deviations, while the inferential statistics will focus on the use of correlation and regression analysis to determine the relationship between the variables and constructs.

**3.10.1 Conceptual Model**



**3.10.2 Model Specification**

X = Work Life Balance.

Y = Employee Productivity.

X = x<sub>1</sub>, x<sub>2</sub>, x<sub>3</sub>, x<sub>4</sub>,

Y = y<sub>1</sub>, y<sub>2</sub>, y<sub>3</sub>, y<sub>4</sub>

x<sub>1</sub> = Long Working Hours (LWH)

x<sub>2</sub> = Flexible Working Conditions (FWC)

x<sub>3</sub> = Work Pressure (WP)

x<sub>4</sub> = Change of Job (COB)

y<sub>1</sub> = commitment

y<sub>2</sub> = citizenship behaviour

y<sub>3</sub> = interpersonal relationship

y<sub>4</sub> = family relations

Functionally,  $Y = a + bX + \mu$

Therefore,  $EP = a + \beta_1LWH + \beta_2FWC + \beta_3WP + \beta_4COB + \beta_5WLBP + \mu$

From the operationalization above, it means that the (x) variables will be used as determinants on the (Y) variable.

**$Y = a + bx_1 + \mu$  ..... Equation 1**

**$Y = a + bx_2 + \mu$  ..... Equation 2**

**$Y = a + bx_3 + \mu$  ..... Equation 3**

**$Y = a + bx_4 + \mu$  ..... Equation 4**

Bringing equation 1-4 together shows that:

$y_1, y_2, y_3, y_4 = f(x_1, x_2, x_3, x_4)$  ..... Equation 5

Equation 5 is the working equation for the research model.

**3.11 Limitation of the Methodology**

The methodology adopted for this work may be faulted but to a small extent. This is so because statistical analysis and processes was subject to certain percentages of error which affects the outcome of their results.

**3.12 Ethical Consideration**

This deals with the ethical aspects of the study. Researchers are obliged to develop an appropriate ethical framework to inform the ‘practice’ of research, since many ethical issues and dilemmas which arise cannot be easily anticipated Mason, (2002). A commitment to quality in research demands a commitment from the researcher to the highest ethical principles and values. Such values should inform the design of the study, selection of methodology, data collection, analysis and reporting.

## 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 employees health.
- What is the effect of job stress on employee health?
- $H_{01}$ : Job stress has no significant effect on employee health.

**Table 4.0.1 for job stress**

s/n	Items	Options	Frequencies	Percentage
1	The level of fatigue I experience at work is enormous	SA A Total	12 58 70	17.1 82.9 100.0
2	I am given the opportunity to decide the kind of job I will take.	A	70	100.0
3	My supervisor assist in relieving me of the stress involved in my job.	SA A FA Total	12 26 32 70	17.1 37.1 45.7 100.0
4	Other team members contribute to make the work easy	SA A FA Total	30 12 28 70	42.9 17.1 40.0 100.0

**Source: SPSS Analysis 2015 Researcher's Table**

The response to the first item in the table above shows that 17.1% strongly agreed that the level of fatigue I experience at work is enormous, while 82.9% agree. The response to the second

item in the table above shows that 100% of the respondents agreed to the view that says “I am given the opportunity to decide the kind of job I will take. In response to the third item in the table above, 17.1% strongly agreed to the view that says “my supervisor assist in relieving me of the stress involved in my job”. In response to the last item in the table, 42.9% strongly agreed that other team members contribute to make the work easy.

**Table 4.0.2 Employee health**

s/n	Items	Options	Frequencies	Percentages
1	I experience a High Level of anxiety at work.	SA A FA Total	30 22 18 70	42.9 31.4 25.7 100.0
2	My wellbeing is as a result of my balance between work and family demands.	SA A FA Total	34 18 18 70	48.6 25.7 25.7 100.0
3	I seldom breakdown due to work and family demands.	A FA Total	60 10 70	85.7 14.3 100.0
4	I feel lazy to carry out home chores due to a stressful day at work.	SA A Total	12 58 70	17.1 82.9 100.0

**Source: SPSS Analysis 2015 Researcher’s Table**

### **Explanation**

In response to the first item in the table above, 42.9% strongly agreed that I experience a high level of anxiety at work, 31.4% agreed, while 25.7% fairly agreed .In response to the second item in the table above, 48.6% strongly agreed that my wellbeing is a as a result of my balance between work and family demand, 25.7% agreed, while 25.7%fairly agreed. In response to the third item in the table above, 85.7% agreed that I seldom breakdown due to work and family demands, while 14.3% fairly agree. In response to the last item in the table above, 17.1%

strongly agreed that I feel lazy to carry out home chores due to stressful day at work, while 82.9% agreed.

## **Discussion on Findings**

### **Job Stress on Employee Health**

Sparks, Cooper, Fried and Shirom, (1997) observed in the findings of this study that people spend too many hours at work, which could lead to a deteriorating health on the side of the workers thereby affecting the delivery of work of the employee, which has a relationship with the performance of the organisation. This claim was stated in the works of). Stress also leads to physical disorder, because the internal body system changes to try to cope with stress Newstrom, (2010). “Some physical disorders are short-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

According to the theory developed by Hans Selye, (1976) the human body cannot instantly rebuilt its ability to cope with stress once it is depleted. Most the early concern with stress was directed at physiological heart and breathing rates, increase blood pressure, bring on headaches, and induce heart attacks. Stress shows itself psychological states- for instance, tension, anxiety, irritability, boredom and procrastination Robbins,(2009). Ten leading health disorders and diseases in United States, according to the National Institute for Occupational Safety and Health. The most common types of psychological distress are depression, burnout and psychosomatic disorders. Behaviour-related symptoms include changes in productivity, absence, and turnover, as well as changes in eating habits, increasing smoking or consumption

of alcohol, rapid speech, fidgeting, and sleep disorders Croon, Sluiter, Blonk, Broersen, and Frings-Dresen, (2004). Individual and an organization can buffer the ill effects of stress by enhancing coping strategies. Exercise regularly, eating healthy diet, and taking time to relax are some ways individual can reduce stress. Organizations, too, can help by establishing a supportive climate, having well designed jobs, and reducing role conflict and role Ambiguity. In this view it can be concluded that job stress has an impact on the employee's health.

**Table 4.0.3**

Model	N	R	R <sup>2</sup>	Significance value	Remark	Action
Y = f(x1)	70	0.255	0.065	0.00	Statistically significant	Reject Null hypothesis

The table above shows the relationship between job stress and employee health. The correlation value is given as 0.255 which depicts a weak correlation while the regression value which is R<sup>2</sup> is given as 0.065. This means that there is 25.5% correlation between the two variables and a 6.5% impact of stress on employee health. The significance value which is 0.000 and lower than 0.05 indicates that the estimates that we have are statistically significant. With that, we can reject the null hypothesis and conclude that job stress has a significant effect on employee's health.

#### **Variable set Two**

- To evaluate the effect of role overload on employee job satisfaction
- How does role overload impact on employee job satisfaction?
- H<sub>02</sub>: Role overload does not significantly impact employee job satisfaction?



**Table 4.0.4 Role overload**

s/n	Items	Options	Frequencies	Percentages
<b>1</b>	I am given too much task to handle at work.	SA	30	42.9
		A	20	28.6
		FA	20	28.6
		Total	70	100.0
<b>2</b>	Time allocated affects the conduct of the job as expected of me.	SA	12	17.1
		A	38	54.3
		FA	20	28.6
		Total	70	100.0
<b>3</b>	The different jobs I handle in the organization are incompatible with each other	A	26	37.1
		FA	44	62.9
		Total	70	100.0
<b>4</b>	Job in compatibility interferes on overall performance.	SA	20	28.6
		A	50	71.4
		Total	70	100.0

**Source: SPSS Analysis 2015**

### **Explanation**

In response to the first item in the table above, 42.9% strongly agreed that I am given too much task to handle at work, 28.6% agreed, while 28.6% fairly agreed. In response to the second item in the table above, 17.1% strongly agreed that time allocated affects the conduct of the job as expected of me, 54.3% agreed, while 28.6% fairly agree. In response to the third item in the table, 37.1% strongly that the different jobs I handle in the organization are incompatible with each other, while 62.9% fairly agree. In response to the late item in the table above, 28.6% strongly agreed that job in compatibility interferes on overall performance, while 71.4% agreed.

**Table 4.0.5 Job satisfaction**

s/n	Items	Options	Frequencies	Percentages
<b>1</b>	I am contented with my current level of output or performance at work.	SA	17	24.3
		A	53	75.7
		Total	70	100.0

2	My output contributes to the overall performance of my organization.	A	70	100.0
3	I am provided with the necessities to enhance the level of my job efforts.	SA A FA Total	17 18 35 70	24.3 25.7 50.0 100.0
4	My organization encourages my performance level through recognition and rewards.	SA A FA Total	30 17 23 70	42.9 24.3 32.9 100.0

**Source: SPSS Analysis 2015 Researcher's Table**

#### Explanation

In response to the first item in the table above, 24.3% strongly agreed to the view that says “I am contented with my current level of output or performance at work”, while 75.7% agreed. In response to the second item in the table above, 100% agreed to the view that says “my output contributes to the overall performance of my organization”. In response to the third item in the table above, 24.3% strongly agreed that I am provided with the necessities to enhance the level of my job efforts, 25.7% agreed, while 50.0% fairly agreed. In response to the last item in the table above, 42.9% strongly agreed to the view that says “my organization encourages my performance level through recognition and rewards”, 24.3% agreed, while 32.9% fairly agreed.

#### Discussion of Findings

Martins, (2002) observed through other research that workload and work to family conflict also cause job dissatisfaction. Job satisfaction in women and either sex of older people has been negatively affected by role overload.

According to Nadeem & Abbas (2009) job satisfaction has considerable negative correlation with work to family interference (WIF) and family to Work interference (FIW). Many previous researches Robins, (2005) Jobber, (1994) shows its positive relationship with job performance,

as job satisfaction leads to higher productivity, less absenteeism and many more positive returns for business. As a result of role overload.

Shahu and Gole (2008), in their research define effects of job satisfaction on performance, they had sum up their findings on a factor that work satisfaction should be considered by the organization as important plan which needs to be extend in order to improve employees performance and where employees can put their best performance.

In general, overall job satisfaction has been defined as “a function of the perceived relationship between what one wants from one’s job and what one perceives it as offering” Locke, 1969; Portoghese, Galletta, & Battistelli, (2011). Job satisfaction is an attitude that people have about their jobs and the organizations in which they perform these jobs (Al Zubi, 2010). Overall job satisfaction is determined by the difference between all those things a person feels he should receive from his job and all those things he actually does receive Lawler, (1973). (Hartline and Ferrell, (1996). The researchers have found that when employees perceive that management is genuinely concerned for their wellbeing as well as the well-being of customers, they experience higher levels of job. Satisfaction and exhibit stronger commitment to their organization Reichheld and Teal, 1996; Rhoades, Eisenberger, and Armeli, (2001). In view of this study Role over load has an effect on employee satisfaction

**Table 4.0.6**

<b>Model</b>	<b>N</b>	<b>R</b>	<b>R2</b>	<b>Significance value</b>	<b>Remark</b>	<b>Action</b>
<b>Y = f(x2)</b>	<b>70</b>	<b>0.274</b>	<b>0.075</b>	<b>0.00</b>	<b>Statistically significant</b>	<b>Reject Null hypothesis</b>

The table that we have gives the result of the relationship between role overload and employee job satisfaction. The correlation shows that there is a 27.4% relationship between the two variables while the impact of role overload on employee job satisfaction is 7.5% the

significance value us 0.000 which is lower than 0.05. With this, we can say that we have statistical significance and that the null hypothesis will have to be rejected and therefore we conclude that role overload significantly impacts employee job satisfaction.

### **Variable Set three**

- To evaluate the influence of long working hours on employee morale
- How does long working hours influence employee morale?
- $H_{03}$ : long working hours does not significantly influence employee morale.

**Table 4.0.7long working hours**

s/n	Items	Options	Frequencies	Percentages
<b>1</b>	I take more than required time to complete my tasks at work.	SA A Total	32 38 70	45.7 54.3 100.0
<b>2</b>	Time allotted for task completion in the organization is not always enough.	SA A FA Total	50 10 10 70	71.4 14.3 14.3 100.0
<b>3</b>	Limited time has to be shared among various related and unrelated tasks in the organization.	SA A FA Total	20 40 10 70	28.6 57.1 14.3 100.0
<b>4</b>	Working hours are rated according to the task at hand.	SA A FA Total	8 52 10 70	11.4 74.3 14.3 100.0

**Source: SPSS Analysis 2015 Researcher's Table**

#### **Explanation**

In response to the first item in the table above, 45.7% strongly agreed to the view that says “I take more than required time to complete my task at work, while 54.3% agreed. In response to the second item in the table above, 71.4% strongly agreed to the view that says “time allotted for task completion in the organization is not always enough, 4.3% agreed, while 14.3% fairly agreed. In response to the third item in the table above, 28.6% strongly agreed to the view that says “limited time has to be shared among various related and unrelated task in the organization” 57.1% agreed, while 14.3% fairly agreed. In response to the last item in the table above, 11.4% strongly agreed to the view that says “working hours are rated to the task at hand” 74.3%agreed, while 14.3%fairly agreed.

**Table 4.0.8Employee morale**

s/n	Items	Options	Frequencies	Percentages
1	I enjoy good working condition and relationship in the organization.	SA A FA Total	30 18 22 70	42.9 25.7 31.4 100.0
2	The level of responsibility I am given is reasonable.	SA A FA Total	17 35 18 70	24.3 50.0 25.7 100.0
3	There is sufficient time to provide the type of care I would like.	A FA Total	18 52 70	25.7 74.3 100.0
4	I have a sense of belonging in the organization.	SA A Total	22 48 70	31.4 68.6 100.0

**Source: SPSS Analysis 2015 Researcher's Table**

### **Explanation**

In response to the first item in the table above, 42.9% strongly agreed to the view that says “I enjoy good working condition and relationship in the organization”, 25.7% agreed, while 31.4% fairly agreed. In response to the second item in the table above, 24.3% strongly agreed that the level of responsibility I am given is reasonable, 50.0% agreed, while 25.7% fairly agreed. In response to the third item in the table above, 25.7% strongly agreed that there is sufficient time to provide the type of care I would like, while 74.3% fairly agreed. In response to the last item in the table above, 31.6% strongly agreed that I have a sense of belonging in the organization, while 68.6% agreed.

### **Discussion of Findings**

It was observed in the findings of this study 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 as 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.

Subhasree & K. C, (2013) IT industries in India are characterized by long working hours, rigorous works, heavy work pressures and pressing deadlines and challenges it poses for employees. In addition to increases in recorded working hours, there is some evidence that technological advancements have increasingly enabled employees to work from home. While these changes can be positive, they can also lead to increased demands on employees to remain in touch with their place of employment and make it more difficult to disengage from work. Lehmkoehl, (1999) describes this process as one in which the office has crept into the home.

In contrast, Kelley (2001), using data from the International Social Sciences Survey Australia concludes that long working hours do not adversely affect men's satisfaction with their marriage or with their children (net of the effects of age, education and occupational status). Indeed, compared with men who worked 35–48 hours, those working 49–59 hours per week and those working 60 or more hours per week expressed higher satisfaction with their jobs and income.

As Kelley (2001) points out, men's enjoyment of their jobs may be one reason that they spend so much time at work. In addition, those working 60 or more hours appeared to be marginally more satisfied with life than those working 35-48 hours. Safety both directly and indirectly. They may operate as a direct stressor in that workers need to continue performing adequately despite any accumulating fatigue. In addition, long work hours may increase stress indirectly by prolonging workers' exposure to other sources of job stress. Examples would include

prolonged exposure to such stressors as work hazards, management practices perceived as unfair, interpersonal difficulties, and work overload

**Table 4.0.9**

Model	N	R	R <sup>2</sup>	Significance value	Remark	Action
<b>Y = f(x3)</b>	<b>70</b>	<b>0.105</b>	<b>0.011</b>	<b>0.00</b>	<b>Statistically significant</b>	<b>Reject Null hypothesis</b>

The above shows a result of the relationship test between long working hours and employee morale. The correlation value between the two variables is 0.105 while the regression value of the impact of long working hours on employee morale is given as 0.01. These values are low however that is the result we have and for these indices to go higher, then the organization should try as much as possible to improve in what they do.

#### **Variable Set Four**

- To evaluate the effect of work family conflict on Job commitment
- How does work family conflict affect job commitment?
- H<sub>04</sub>: work family conflict does not significantly affect job commitment.



**Table 4.1.0 Work family conflict**

s/n	Items	Options	Frequencies	Percentages
<b>1</b>	My work often clashes with my family demands at home.	SA	20	28.6
		A	12	17.1
		FA	38	54.3
		Total	70	100.0
<b>2</b>	I always share my limited time with work and family responsibilities.	SA	12	17.1
		A	30	42.9
		FA	28	40.0
		Total	70	100.0
<b>3</b>	My family understands the tight schedule I have in the office.	A	48	68.6
		FA	22	31.4
		Total	70	100.0
<b>4</b>	My organization understands the necessity of being in good terms with my family members.	SA	42	60.0
		A	8	11.4
		FA	20	28.6
		Total	70	100.0

**Source: SPSS Analysis 2015 Researcher's Table**

### **Explanation**

In response to the first item in the table above, 28.6% strongly agree to the view that says “my work often clashes with my family demands at home” 17.1% agreed, while 54.3% fairly agreed.

In response to the second item in the table above, 17.1% strongly agreed to the view that says “I always share my limited time with work and family responsibilities” 42.9% Agreed, while 40.0% fairly agreed. In response to the third item in the table above, 68.6% strongly agreed to the view that says “my family understands the tight schedule. I have in the office”, while 31.4% fairly agreed. In response to the last item in the table above, 60.0% strongly agreed to the view that says “my organization understands the necessity of being in good terms with my family members”, 11.4% agreed, while 28.6% fairly agreed.

**Table 4.1.1 Job commitment**

s/n	Items	Options	Frequencies	Percentages
1	I enjoy discussing about my job and organization with people outside it.	SA A Total	39 31 70	55.7 44.3 100.0
2	It would be very hard for me to leave my job and organization right now.	SA A FA Total	52 9 9 70	74.3 12.9 12.9 100.0
3	I was taught to believe in the value of remaining loyal to one organization.	1.00 2.00 Total	39 31 70	55.7 44.3 100.0
4	I give all my best to the job given to me in the organization.	SA A FA Total	52 9 9 70	74.3 12.9 12.9 100.0

**Source: SPSS Analysis 2015 Researcher's Table**

#### **Explanation**

In response to the first item in the table above, 55.7% strongly agreed to the view that says "I enjoy discussing about my job and organization with people outside it", while 44.3% agreed. In response to the second item in the table above, 74.4% strongly agreed that it would be very hard for me to leave my job and organization right now, 12.9% agreed, while 12.9% fairly agreed. In response to the third item in the table above, 55.7% strongly agreed to the view that says "I was taught to believe in the value of remaining loyal to one organization", while 44.3% In response to the last item in the table above, 74.3% strongly agreed that I give all my best to job given to me in the organization, 12.9% agreed, while another 12.9% fairly agreed.

**Table 4.1.2**

Model	N	R	R2	Significance value	Remark	Action
Y = f(x4)	70	0.315	0.099	0.00	Statistically significant	Reject Null hypothesis

The relationship between work family conflict and job commitment when tested, gives a correlation of 0.315 while the regression value is given as 0.099. The implication is that there is a 31.5% relationship between the two variables and a 9.9% impact of work family conflict on job commitment. The significance value which reads at 0.000 shows that though these figures are low, yet they are statistically significant and as such there is need to reject the null hypothesis and conclude that work family conflict significantly affects job commitment.

## **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 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 higher level but family to work interference is at 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 Ricketta, (2002) and effectiveness Lashinger, (2001).

Consequently, a disparity is created among “work and family” life due to “work-family interference”, such that work influences family life and family life hinders with touching outcomes of any organization and obstructs the commitment, satisfaction level of workers Akintayo, (2006). Adebola (2005) stated that extreme work demands grounds mainly to increase WFC and forecasts negative family outcomes, while family stresses grounds to increase FWC and as results Various previous studies have addressed the important role of work-life balance in increasing employees’ psychological well-being and the influence of this psychological well-being on organizational performance improvement Konrad and Mangel, (2000); Lambert, 2000; Shepard , (1996); Wang and Walumbwa,( 2007).

Although these studies insist that work-life balance plays a significant role in employees’ psychological well-being and behavioral performance, less attention has been focused on what effects work-life balance has on employees’ attitudes and behaviours on the job. Thus, the current study posited that work-life balance, along with employees’ commitment, health and satisfaction, could affect performance improvement in the Nigerian workplace. The findings show that though the indices were low, yet the predictor variables still had an impact on the dependent variables. For example role overload, work family conflict and long working hours though they had low indices yet prove to be capable of creating significant changes in the dependent variables.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATION**

This chapter is focused on bringing the work to a close based on the introduction, literature review and findings that has 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 affects the performance of employee 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 headquarters while the significance was given in line with the benefits to be expected by the stakeholders involved in the study.

The literature review addressed other author's notion on the subject matters 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 impendent sub variable 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 extending a helping hand to individuals in the organization. This contributed highly in 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 programs 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 jobs should exploiting 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.

#### **5.4 Suggestions for Further Research**

Areas arising for further investigation include:

- First, this methodology and tools should be employed in conducting similar studies in other banking institutions to establish the reliability of the study findings.
- Secondly, a study could be carried out to determine the optimum duration of leave from work and frequency that would ensure maximum productivity in an employee.

#### **5.5 Implication of the study**

The implication of the study would be discussed on the following:

#### **5.6 Management Practice**

The study of management will be enhanced as different approaches have been looked into under Work Life balance and Employee productivity. This implies that if good work flexibility, Low work pressure and good working hours are studied properly. Many organisation would be benefiting from this new strategy and thus increase efficiently in productivity.

### **5.7 Industry**

Manager, Economists will gain in-depth knowledge. This will be able to adopt appropriate Work life balance for their employee and would help them to build a stronger organization

### **5.8 Society**

The society at large would benefit from this study. Being customer of the organization, as they would gain in-depth knowledge about the organisation and would be treated properly by a settled staff who has no issue with the work life balance of the organization

### **5.9 Limitation to the Study**

This study is limited to the effect of work life balance and employee productivity a study of selected banks in Ilorin, thus the findings of this study might not be generalized so it can't be applied to other industries like SMES.



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## **APPENDIX**

Department of Business and Entrepreneurship,

Faculty of management sciences,

Kwara State University, Malete

Dear respondents,

### **QUESTIONNAIRE ON THE EVALUATION OF WORK-LIFE BALANCE AND EMPLOYEE PRODUCTIVITY OF SELECTED HOSPITAL, ILORIN.**

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.

## DEMOGRAPHY

**Please tick as appropriate**

- 1) Gender: Male ( )                      Female ( )
- 2) Age: Below 25 ( )                      26-30 ( )                      30-39 ( )                      40-49 ( )                      50                      and  
Above ( )
- 3) Marital Status: Single ( )                      Married ( )                      Divorced ( )
- 4) Educational Qualification: B.Sc./HND ( ) M.Sc. /MBA                      Ph.D. ( )
- 5) Years in the organization: Below 5 ( )                      5-10 ( )                      10-15 ( )                      16                      and  
above ( )

S/N	ITEMS	SA	A	FA	FD	D	SD
	<b>WORK LIFE BALANCE</b>						
<b>A</b>	<b>JOB STRESS</b>						
<b>1</b>	The level of fatigue I experience at work is enormous						
<b>2</b>	I am given the opportunity to decide the kind of job I will take.						
<b>3</b>	My supervisor assist in relieving me of the stress involved in my job.						
<b>4</b>	Other team members contribute to make the work easy						
<b>B</b>	<b>ROLE OVERLOAD</b>						
<b>1</b>	I am given too much task to handle at work.						
<b>2</b>	Time allocated affects the conduct of the job as expected of me.						
<b>3</b>	The different jobs I handle in the organization are incompatible with each other						
<b>4</b>	Job in compatibility interferes on overall performance.						
<b>C</b>	<b>LONG WORKING HOURS</b>						
<b>1</b>	I take more than required time to complete my tasks at work.						
<b>2</b>	Time allotted for task completion in the organization is not always enough.						
<b>3</b>	Limited time has to be shared among various related and unrelated tasks in the organization.						
<b>4</b>	Working hours are rated according to the task at hand.						
<b>D</b>	<b>WORK FAMILY CONFLICT</b>						
<b>1</b>	My work often clashes with my family demands at home.						
<b>2</b>	I always share my limited time with work and family responsibilities.						



3	My family understands the tight schedule I have in the office.						
4	My organization understands the necessity of being in good terms with my family members.						
	<b>EMPLOYEE PRODUCTIVITY</b>						
<b>A</b>	<b>EMPLOYEE HEALTH</b>						
1	I experience a High Level of anxiety at work.						
2	My wellbeing is as a result of my balance between work and family demands.						
3	I seldom breakdown due to work and family demands.						
4	I feel lazy to carry out home chores due to a stressful day at work.						
<b>B</b>	<b>JOB SATISFACTION</b>						
1	I am contented with my current level of output or performance at work.						
2	My output contributes to the overall performance of my organization.						
3	I am provided with the necessities to enhance the level of my job efforts.						
4	My organization encourages my performance level through recognition and rewards.						
<b>C</b>	<b>EMPLOYEE MORALE</b>						
1	I enjoy good working condition and relationship in the organization.						
2	The level of responsibility I am given is reasonable.						
3	There is sufficient time to provide the type of care I would like.						
4	I have a sense of belonging in the organization.						
<b>D</b>	<b>JOB COMMITMENT</b>						
1	I enjoy discussing about my job and organization with people outside it.						
2	It would be very hard for me to leave my job and organization right now.						
3	I was taught to believe in the value of remaining loyal to one organization.						
4	I give all my best to the job given to me in the organization.						