



WORK LIFE BALANCE AND JOB PERFORMANCE IN SELECTED COMMERCIAL BANKS IN ANAMBRA STATE, NIGERIA

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ABSTRACT

Lack of work flexibility, high work pressure and very long working hours are stressing out many Nigerian workers, reducing their job performances and productivities as well as causing broken homes. This study assessed the extent to which Work-Life Balance (WLB) influences job performance of selected commercial banks in Anambra state, Nigeria. The study employed descriptive research design. Both primary and secondary sources of data collection were used. Pearson's product moment correlation was used to test the formulated hypothesis. Findings revealed that WLB does not contribute to organizational performance. The study concludes that inability to accomplish preferred balance in work and personal life has dire consequences hinging on the general welfare and development of individual workers and organizations. Organizations' working environments have to respond to global challenges faster than ever. An organization that does not have WLB for its employees may have other strategies that will facilitate productivity of its employees. The study recommended that organizations should promote WLB by presenting variety of programs and schemes. Management should include work life balance policies in strategic plans of organizations as it helps organizations gain competitive edge.

KEYWORDS: Work Life Balance, Employee Productivity, Flexibility, Commercial Banks.

1.0 INTRODUCTION

It is a common knowledge that our work influences the quality of our lives and the quality of our lives influences our work. Increasing globalization, technological advancements and competitive rivalry are some of the factors that highlight the pressures put on employees and managers in today's organizations. These factors have changed the nature and intensity of working life during the last few decades and raised a new phenomenon experienced by the overloaded employees.

In the views of Woodward (2007), "The nature and intensity of work itself has changed, and traditional spatial and temporal boundaries between home and work have become blurred". Initially the work-life issue was seen in terms of work and family (Lewis, 2003). In the 1960-70's it was mainly conceived as a dilemma of working mothers who needed, besides their work, to take care of raising children. The 1980's brought about changes: the value and contribution of female employees were acknowledged by

some world-known companies, such as Deloitte & Touche, and IBM, and actions in terms of reforming workplace policies and procedures took place. Companies extended their policies to concern maternity leave but also offered possibilities on the areas of employee assistance policies, home-based work and child-care referral. Flexitime was taken into question. By the end of the decade the issue of WLB was widened to concern men, families, organizations and their cultures (Bird, 2006).

In the 1990's the work life balance was recognized as an essential issue for everyone. There was no longer any classification: just as women, also men; parents and non-parents as well as singles and couples were all reflected by the same issue. The awareness concerning the work-life issue increased and the effects were perceived. For example, in job choice behaviour of people; upon job searching people were placing more emphasis on their own work-life issues and employers' culture (Bird 2006).

Today, WLB has become an increasingly pervasive concern to both employers and employees of most organisations as it involves the incidence of fulfillment in all areas of a person's life. WLB primarily deals with an employee's ability to properly prioritize between work and his or her lifestyle, social life, health and family life. It has great link with employee productivity, performance and job satisfaction. Where there is proper balance between work and life, employees tend to put in their best efforts at work, because they are happy and their families are happy. Achieving a right equilibrium between work and life is a test for all employees, particularly working parents. It constitutes a challenge because where employees are unable to achieve their desired work-life balance, their welfare, organisational performance as well as national development is reduced. WLB is a notion that involves appropriate prioritization between work and lifestyle.

It is important to note that employees play multiple roles in their lives. An employee can be a father, husband, wife, mother, brother, uncle, nephew, son and in-law at home, while he/she could also be a boss, subordinate or superordinate at work. Within his immediate society, he is a neighbor, community leader or a leader in the church and member of a social or sports club. All these roles have significant influence on the personality of the individual and whether collectively or individually, they all have serious implications for his health, temperament at home and work and ultimately on his overall performance in both spheres. These divergent role demands could be broadly categorized into two: work roles and personal-life roles. These two

categories of roles exert pressure on the individual as each role imposes demands that require time, energy and commitment to fulfill. Where the cumulative demands of these work and non-work roles become incompatible, work-life conflict sets in. This means that, work-life conflict sets in where participation in one role is made more difficult by participating in the other role,

According to Lingard and Francis (2004), several factors have been identified by various researchers as factors which affect employees WLB. Some of the more prominent factors include work life conflict, workloads, Weekend work and irregular hours. This trend has affected the banking sector especially as banking sector become more and more competitive. The Nigerian commercial banks, for instance are notorious for its long hour culture and high work load of employees which results in their neglect of other areas of life. Most parents do not spend quality time with their children, consequently, many kids are being raised by maids. This has also resulted in many couples separating or divorcing as relationship is impaired. Again, the rapid economic growth and development in the world has created new activities and open new doors for all business organizations. Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. No longer is it just a matter of remuneration and promotional prospects; job seekers are increasingly making employment decisions on how well their current or potential workplace can support a balance between personal lives and paid occupation (Tanvi and Fatama 2012).

This trend has a negative influence on individuals in particular and society at large. Hence, the failure of a family system is termed as a failure on the individual's part which tends to affect the success of persons (Epie, 2011). As the pace of business life does not show any sign of becoming slower, organizations have to help their employees manage the pressures put on them. In view of the above background, the work becomes imperative.

1.1 STATEMENT OF THE PROBLEM

Lack of work flexibility, high work pressure and longer working hours may be stressing out many Nigerian workers, reducing their job performances and productivities as well as causing broken homes. In the community, there is growing concern that the quality of home and community life is deteriorating. This has probably resulted to poor employee input and performance at his or her work place, because an employee, who finds it difficult to properly balance his or her family life, tends to have difficulties in managing tasks at his or

her work place, therefore resulting in poor employee performance. This therefore is a problem for most organisations. Hence, there is need to fashion out proper ways of balancing work and lives of employees, which is the goal of this research work.

1.2 OBJECTIVES OF THE STUDY

The general objective of the study is to ascertain the relationship between WLB and job performance of employees in selected commercial banks in Anambra state. The specific objective is to determine the relationship between flexibility and employee performance.

1.3 RESEARCH QUESTION

Based on the above objective, the research question is formulated thus: What is the relationship between flexibility and employee performance in commercial banks in Anambra State.

1.4 HYPOTHESES

H₀: Flexibility has no significant relationship with employee performance.

H₁: Flexibility has significant relationship with employee performance.

1.5 SIGNIFICANT OF THE STUDY

This study is considered relevant to the employers and employees of Diamond Bank PLC and First City Monument Bank (FCMB) and to other commercial banks and corporate organisations. Since work life imbalance brings conflicts between employers and employees in organisations as well as family, work life balance tends to bring peace and orderliness among the employers and employees and as well enhance job performance of employees. This study will help to enlighten management of various organisations on various effects of work-life balance practices on the performance of employees in organisations.

1.6 SCOPE OF THE STUDY

The study covers work-life balance and employee job performance at Diamond Bank PLC and First City Monument Bank (FCMB), Nnewi, Anambra State, Nigeria. These two banks were chosen based on stratification by random.

2.0 REVIEW OF RELEVANT LITERATURE

2.1 CONCEPTUAL REVIEW

Concepts of work:-

The concepts of work and leisure are the key factors in discussion of WLB issue. As boundaries between work and leisure have partly blurred over the last years, it has become more difficult to make a clear division between these two concepts. For example the Internet has made it possible to work at home or on the contrary to use it for

leisure purposes at work. This means that work or leisure is no longer tied up with certain location. In many cases the level of motivation, intentions or feelings of satisfaction of an individual defines whether the activity is seen as work or leisure, (Lewis, 2003).

Work can be paid or unpaid and it is often connected to obligate time. Leisure is defined as the exact opposite of work. It is non-obligate time, during which persons are free to make decisions about how to spend their spare time, (Lewis, 2003). However, there is also a third factor, which has drawn up the discussion. It is called caring work and it is mainly related to women (Perrons, 2000). Women with family connections have often less free time than men with family ties as women need to take care of obligations in terms of children and household in general. Leisure activities are often defined in terms of state of mind, enjoyment and opportunities for self-expression (Lewis, 2003). It is generally believed that more positive experiences are felt during the leisure time than work (Lewis, 2003). The above suggests that the issue of work and leisure can be approached from many perspectives - the direction of the issue depends on the core words such as work, leisure, caring work, or psychological issues, which have been seen as central at the time.

Work plays a fundamental role in adulthood, significantly affecting self-concept and general well-being of individuals and groups. In this case, work could be expected to be a rewarding experience. In the past twenty-five years, there has been a substantial increase in work which is felt to be due, in part, to information technology and by an intense, competitive work environment. Long-term loyalty and the "sense of corporate community" have been eroded by a performance culture that expects more and more from employees yet offers little security in return. Many experts believed that technology will eventually make household chores much easier and thus provide more room for leisure. However, the blossoming consumerist tendency of the generality of people and the demand for maintaining the productive and competitive growth of the economy which in part encouraged more work, led to the conversion of such free time to satisfying more work demand to the detriment of leisure and other demands outside work (Woodward 2007).

Concept of Life:-

According to the Equal Employment Opportunity Trust of New Zealand (2000) report, the term life applies to any non-paid activities or commitments such as social work; child care and so on, in essence, the term could be extended to cover unpaid work. Contextually, the

relationship between work and life is that of complementary opposites. In this study therefore, life encompasses all activities outside paid, formal work and may include such activities as painting ones house; car washing; leisure gardening; babysitting ones baby and other directly beneficial effort requiring no compensation or emoluments.

Concepts of Work Life Balance (WLB):-

Jim Bird (2003), the founder and CEO of WorkLifeBalance.com and a worldwide leader in effective time management has stated that the core factors for everybody in finding the work life balance are daily achievement and enjoyment; where achievement means an action of accomplishing something and enjoyment besides happiness, the feelings of pride, satisfaction, celebration, love and a sense of well-being.

To understand the concept of WLB, it is reasonable to address the issues WLB is not about. First of all, "work-life balance does not mean an equal balance" (Bird, 2003). This means that the purpose of balancing your life is not about sharing the available daily hours in terms of equal number per activity. Furthermore, it should be understood that the best individual WLB is not solid. Quite the contrary, it changes over time depending on the life situation we are living in; today you may be single but in five years maybe a mother or father of two children. The situation is also different if you are starting your career path or planning to retire. Therefore it should be remembered that "there is no perfect, one-size fits all, balance you should be striving for" (Bird, 2003).

According to Maxwell (2005), WLB is defined as being about adjusting working patterns regardless of age, race or gender so that everyone can find a rhythm to help combine work with their other responsibilities or aspirations. This statement addresses WLB issue today as concerning each and every of us and is not only limited to women. The issue has become universal. Also, the nature of WLB does not only concern working fewer hours, it has become more multi-faceted. It can be stated to include the following issues:

- 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 breaks from work (Maxwell, 2005).

Moreover, Clark (2000) defines balance as "satisfaction and good functioning at work and at Home, with a minimum of role conflict" WLB is an area of increasing importance to both employees and employers. Employees need it to balance work and non-work roles and employers require it to increase productively and reduce cost (Abbott & De Cieri, 2008). The drivers for WLB can be attributed to changes in the demographic distribution of the labour force, technological advancement and the 24/7 opening hour's culture in Morden society (Beauregard & Henry, 2009).

Balance between work and personal life was defined by the Irish National Framework Committee for Work-life Balance Policy as work balance between an individual's work and their life outside work. The point here is that the worker has certain control over his working time. Working time means any period during which the individual is working, is at the employer's disposal and is carrying out activities or duties assigned to him by the employer (CIPD, 2007). Working time is however not limited simply to the hours of 8 to 5 that one is officially expected to work, but includes the time spent commuting between work and home (David, 2009). Work-life balance is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society (The Work Foundation, 2005).

Causes and consequences of Work-Life Balance:-

According to Guest (2002), on the individual level, several factors determine the nature of balance and consequences of imbalances. Variety of factors influences what is most beneficial for an individual in terms of either division or integration of work and life domains. A person must be satisfied with her/his job and feel well inside as well as outside the job in order to be able to harmonize her/his working and personal life. However, the right balance depends on every individual who is influenced by many factors, which are described in more detailed way below.

Individual factors: -

Age, life and career stage, energy, personality type, ability to self-control, self-discipline and time management skills and gender.

- **Age, Life and Career Stage:** With increasing age, the skills of people in terms of balancing work and private life issues improve. This might be due to the fact that people learn how to manage their time more effectively. Also, their time dedicated to work is decreasing with

increasing age. Older employees are better able to set boundaries between work and non-work activities and to stop thinking about their work when they come home. However, younger workers might have problems in the rest of the factors, due to their age and lack of skills to make a division between work and non-work.

- **Energy:** Overtired and unproductive employees are not desirable for any employers. In terms of competitiveness, employers need to have a workforce which is energetic, satisfied and willing to pursue for common goals. According to Guest (2003), “energy levels are often ignored but in the context of high demand need to be taken explicitly into account. They may be linked to issues of personal control, including locus of control and capacity for coping with pressures of competing demands”.
- **Personality:** The extent to which family or work is a central life interest influences the perceptions of balance of every individual. Aspects of personality including the need for achievement and propensity for work involvement belong among important individual factors (Guest, 2002).
- **Self-discipline, personal control and time management skills:** Globalization has also dispersed the division of work and life. The business platform which allows working around the clock has direct impact on one’s work and personal life. On the other hand, it provides a great amount of new possibilities for workers, especially for highly educated workforce. However, in many cases it has negative consequences on workers’ time and space by stifling the prior flexibility. It has been argued that some people, who very much enjoy their work, spend their time working because they experience the work as leisure time. Though, a great number of working tasks might cause feelings of depression and tiredness, which further reduces the energy level of workers. It is widely acknowledged that long working hours have negative effects on employees’ productivity but so have they on employees’ well-being. (Lewis, 2003).
- **Gender:** The gap between men and women has always existed. In many cases the possibilities for women to participate in working life has been difficult due to women’s’ main responsibilities for children. However, over the recent decades

some positive changes in order to diminish this gap have happened. In several countries the law now requires employers to take into account in their human resource policies issues such as parental leave, the right to time off for family emergencies, the right to request flexible working and so on.

Organizational factors:-

Among organizational factors, we consider the following; human resource management practices, the reward and benefit systems, working hours and arrangements. These factors further play a big role in how employees experience the organizational values and culture as a whole, and how the level of understanding and social support provided by supervisors and co-workers is perceived.

Human Resource Management practices:-

Organization has been made up of people; people who make the strategies, set the goals, produce goods and services, take care of other resources in-house. Human beings are the human resources of an organization, or in other words the human capital. They differ much from the other organizational resources due to their capabilities; they provide abilities for organizations, such as intelligence, tacit knowledge, skills and aptitudes. Furthermore, they have an ability to assess and to call management actions into question. (Bratton, 2003) Employees, who feel well, enjoy their work and experience the surrounding working environment and conditions in a positive way, are more motivated and efficient in terms of their work tasks. This further reduces the real and perceived overwork and out-of-balance pressures (Bird 2006).

- **Reward and benefit systems:** Reward and benefits systems vary between companies. This is understandable when taking into consideration the differences of industries and complex nature of human beings. The ultimate purpose of a reward system is to provide a systematic way to deliver positive consequences (Wilson, 2003). This is a situation that companies try to affect the performance of employees by encouraging them with different kinds of rewards like payment of salaries, balancing the objectives of employers and employees. (Torrington et al., 2005). The effective consequences have the desired impact on the individual. They leave the person feeling good and valued for something he or she has accomplished (Wilson, 2003).

Working hours:-

Working time has always been one of the key dimensions defining the quality of the employment relationship. Due to economic uncertainty, organisational restructuring and increase in business competition, organizations have needed to rethink their conditions; the overtime working has occurred as organizations have demanded the employees to show higher performance and commitment and expect them to work longer hours under inflexible work schedules. There is always a conflict between employer and employees; employer pushing towards better performance and employees trying to protect themselves from the hazards of the workplace (Hughes and Bozionelos 2007).

Work -Life Balance Options (Types):-

Lewis, Gambels, and Rhona (2007) indicate disparities in options for dealing with WLB. The various organization policies that can allay work-life imbalance include breaks from work, compressed working hours, self-roastering, tele-working, child care, flexi-time, paid leave and job-sharing. Taking occasional breaks from work (not just for maternity, paternity and parental leave, but career breaks and sabbaticals) can bring about correct work-life balance. The option of compressed working hours entails working one's total agreed hours in shorter periods e.g. an employee may work his/her 40 hours week in three rather than five days thereby having extra days off.

The self-roastering option involves workers choosing their work hours as is most convenient for them. While the organization on a daily basis confirms the quantity of staff and skills required, workers fix the hours they want to work consequently programming their time suitably between work and non-work activities. Tele-working is a bendable timetable choice that is gaining growing reputation. It involves workers doing their tasks employing modern communication technology (such as e-mails, computers, and cell phones) and not inevitably being at the office. It often enables them to work from home or in satellite offices or tele-centres nearby allowing them to take care of family or non-work matters without compromising productivity or excellence. Workers who believe their work roles are vital elements of their individualities are quicker in using these communication technologies to work in their non-work areas. Tele-working achieves great time and money savings in addition to travelling hassles and work-life balance is somewhat guaranteed.

Job-sharing is a method of two individuals splitting a job in terms of the hours; the payments, holidays and benefits (each person therefore has a part-time spot).

With this arrangement there is generous time to address non-work issues and obtain good quality of work-life balance. Child care options include crèche, day-nursery, after school child care and so on. Assisting in child care enhances motivation and productivity in addition to cutting employee turnover, mistakes and non-attendance. It is quite vital in work life balance and job satisfaction for working parents since the inclination is towards dual-earning families because of increasing family maintenance costs. Flexi-time is a policy that enables full-time workers to opt for different resumption and closing times based on organization guiding principle thereby allowing workers to face non-work necessities without taking time off work. It increases efficiency and reduces work-family overflows. It allows workers more options and is most useful in jobs where specific work hours are not relevant.

Concepts of performance:-

Muchinsky (2004) in his views said that job performance is the set of worker's behaviour that can be monitored, measured and assessed in terms of achievement at individual level. Moreover, these behaviour must also be in tandem with the organizational goals. In other words, worker's performance is an important factor to be considered for any organization claiming to be excellent. Thus, it could be inferred from this assertion that organization's success or failure depends, to a large extent, on job performance of the individuals working for the organization. In industrial and organizational psychology, it is frequently expressed that job performance is a function of ability and motivation (Pritchard 2006). In essence, it commonly refers to whether a person performs his/her job well or not. Hence, performance can be regarded as almost any behavior directed toward a task or being seen as a satisfactory performer by one's boss.

Job performance could also be regarded as goal-relevant actions that are under the control of the individual and directed toward some objectives of the organization. Viswesvaran (2009) introduced a more recent definition of job performance as "scalable actions" that is, behavior and outcomes that employees engage in or bring about that are linked with and contribute to organizational goals. The central theme of all the definitions revolves round behaviour that are relevant and contribute to the realization of the organizational goals and objectives.

2.2 THEORITICAL FRAMEWORK

This study is anchored on Border Theory developed by Sue Campbell Clark (2000). The theory states that each person's role takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory

addresses the issue of “crossing borders” between domains of life, especially the domains of home and work. Hence, this theory shows that there should be a proper balance between work and non-work activities like social life, family life, health and so on. According to the theory, the flexibility and permeability of the boundaries between people’s work and family lives will affect the level of integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, transition is easier, but work family conflict is more likely. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely (Bellavia and Frone, 2005).

The border theory is a new theory to Work life balance issues. Clark (2000) argues that even though the work and family system differ from each other, they are interconnected and individuals often manage to integrate them to certain degree. People shape their environments, and in turn, they are shaped by them; “it is this very contradiction of determining and being determined by our work and home environments that makes work/family balance one of the most challenging concepts in the study of work and the study of families” (Clark, 2000).

Borders are referred to as “lines of demarcation between domains, defining the point at which domain-relevant behaviour begins or ends.” The borders can be physical (example; walls, define where domain-relevant behaviour takes place), temporal (example; work hours, divide when work is done from when family responsibilities can be pursued), or psychological (rules created by individuals that dictate when thinking patterns, behaviour patterns and emotions are appropriate for one domain but not the other)(Clark, 2000).

2.3 EMPIRICAL REVIEW

In a study conducted in Pakistan by Nadeem, and Abbas, (2009) to discover the relationship among work life conflict and employee job satisfaction at all levels of the management in public and private organizations. Findings showed that job satisfaction at top level of management has negative correlation with family to work interference, and stress, job satisfaction has positive correlation with job autonomy. Job satisfaction at the middle level of employees decreases when work life conflict and stress increases. Job satisfaction at the lower level of employees has negative correlation with stress and family to work interference and positive correlation with job autonomy.

Hanglberger (2010) studied the effect of work-life balance, specifically working hours on employees’ job satisfaction and finds a positive relationship between them. The same was analysed by Gash (2010) for women in UK and Germany and the findings supported Hanglberger studies, showing a positive effect of reduced working hours on employees’ life satisfaction.

Another study by Malik (2010) was conducted in Pakistan to investigate the relationship between work-life balance, job satisfaction and turnover intentions among medical professionals in hospitals. The level of employees’ job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated. The demand of employees work life balance is increased by change in trends in the business such as change in organizations structure, diversity of work force and female employees working in organizations. Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and lead organization to the success.

In a study conducted by the Kenexa Research Institute (2011) which assessed how male and female employees see work-life balance, reports that women are more positive than men in how they see organizational attempts to assist in balancing work and life tasks. Connell (2005) also affirms gender differences in the perception of work life balance. Women pursuing positions of power within an organization often need to reflect on the effects on other aspects of their lives. The effects tend to be significantly harsh for women. Considerable quantity of overtime is a necessity for most managerial posts and as Jeffrey (2010) observes a mother may not be able to dedicate such time due to family responsibilities

In a study conducted by Oloyede (2012), questionnaire was designed to collect data associated with work-life balance and constructs from literature. The questionnaires were administered in a field survey consisting of 300 participants. The participants were randomly selected among workers in six insurance companies in Lagos, Nigeria.

The study found that the organizations had very limited flexi-time options and workers often cannot direct their work hours. To achieve better work-life balance the need arises to fortify childcare guidelines and workplace practices that decrease hurdles to employment for women. While both genders (men 84% and women 95%) posit that flexible working hours will improve work life balance, more women, than men (men 54% and women 75%) believe that part time work, child care provisions and flexibility to meet family crisis, will improve their work

life balance. 53% of the female as opposed to 28% of the male respondents had made appeals for flexible hours. The take up of many forms of flexible working was found to be more common among women and parents. The foregoing indicates gender disparities in handling work-family concerns. This is affirmed by Oloyede (2012) who notes that in Nigeria, women are still mainly responsible for domestic assignments, no matter their employment status and so many of them still encounter challenges in balancing the two. The accessibility of flexible working was found to be of greater significance to the females. 53% of the female respondents indicated that possibility of flexible work was very important to them. Work flexibility tends to be of greater significance to women especially those who are parents or have care duties. The gender differences in the significance of flexible work hours were significant across all categories of workers. Flexi-time work enhances degree of free time, boosts family time, develops work-life balance and results in better ease. This confirms the mind-sets of the respondents as regards work-life balance practices. 81% of them indicated that flexi-time work enhances morale. 43% of the male and 63% of the female respondents suggested that flexi-time workers have reduced tendencies for promotion.

Another study by Dev (2012), conducted in India, indicates that work-life balance is significantly correlated with job satisfaction in the banking sector. It suggested that female employees should be given more facilities such as flexi time, job sharing, childcare, and so on to gain their organizational commitment. It was revealed that Doctors who are better in managing their work-life shows higher satisfaction with jobs and less turnover intentions. Job satisfaction has negative correlation with work stress, family to work interference and work to family interference but have positive correlation with workload. Employees' productivity is reduced and their turnover and absenteeism are increased due to work life strain and most of the institutions also complain that they can't much facilitate their employees to balance their work and family responsibilities.

Fatima and Sahibzada (2012) conducted a study on work-life balance in the universities. They concluded that due to heavy workload in universities, staff becomes dissatisfied. Hence, universities should develop strategies that could facilitate faculty needs to balance between work and life activities to achieve competitive advantage. In a study was conducted by Maren (2013) to analyze work-life balance and job satisfaction among teachers exposed a negative relationship between work-life conflicts and job satisfaction. The study suggested that if organizations offer

facilities to reduce work-life conflicts, it will lead to improvement in employees' job satisfaction.

The above studies focused on foreign countries apart from the one in Lagos and few others. No study on work life balance was conducted at Nnewi, Anambra State. Therefore, this study closes the gap by focusing on Nnewi Anambra State. Nnewi is one of the most business areas in Anambra State, Nigeria and it is full of traders being very busy with their businesses.

3.0 RESEARCH METHOD

3.1 RESEARCH DESIGN

This study made use of descriptive survey design to elicit information about the phenomenon of interest.

3.2 POPULATION OF THE STUDY

The population of the study comprises of the staff of Diamond Bank Plc and First city Monument Bank, Awka with staff strengths of 27 and 32 respectively, giving a total population of 59. However, 40 respondents were found useful for the work.

3.3 SOURCES AND METHOD OF DATA COLLECTION

Data for the research was collected from both primary and secondary sources. The primary data are materials which were originated by the researcher for the purpose of inquiry at hand. They were obtained through questionnaire. The questionnaire was structured, simple and direct questions, the respondents were placed on objective response for each statement on a five point Likert scale. The response scoring weights were strongly agree- 5 points, Agree- 4 points, Undecided- 3 points, Disagree- 2 points, Strongly Disagree -1 point. The secondary data are materials not originated by the researcher but obtained from already existing data. They include magazines, journals, newspapers, internet published work which the researcher used for the literature review.

3.4 VALIDITY OF THE INSTRUMENT

Content validity was conducted which means that the objective of the study is in line with the hypothesis, research question and the literature review carries enough content to close the gap identified. The questionnaire adequately covers the dependent and independent variables.

3.5 RELIABILITY OF THE INSTRUMENT

The reliability test of the questionnaire was done with the aid of SPSS, the test result below shows the computed Cronbach Alpha value:

Reliability Statistics	
Cronbach's Alpha	N of Items
.664	10

Source: SPSS Ver. 20

The reliability test was derived using SPSS Version 20. This shows that the data is reliable since the result (.664) is above 0.50

3.6 Method of data analysis

The study employed descriptive statistical tool to analyse the data collected. The tools include tables and frequency tables. Pearson's product moment correction is employed to test the hypothesis, testing at an alpha level of 0.50 with the use of SPSS. Version 20

4.0 DATA PRESENTATION AND ANALYSIS

4.1 DATA PRESENTATION

Table 4.1: SCHEDULE OF QUESTIONNAIRE Administered and Returned

Number of Questionnaire Administered	Number of Questionnaire Returned	Number of Questionnaire not retrieved
40	30	10

Source: Field Survey (2015)

Table 4.2 Gender Distribution of Respondents

Male	10
Female	20
Total	30

Source: Field Survey (2015)

Table 4.3 Educational Qualification of Respondents

BSc/HND	24
MBA	6
PhD	NIL
Total	30

Source: Field Survey (2015)

Table 4.4: Work Experience

1-5 years	18
5-10 years	9
10-15 years	2
Above 15 years	1
Total	30

Source: Field Survey (2015)

Table 4.5 FREQUENCY DISTRIBUTION OF QUESTIONNAIRE

ITEMS	SA	A	U	D	S D	TOTAL
Flexible work practices are applied in your organisation	14	10	5	1	-	30
You are satisfied with the working hours in your organisation.	9	12	4	4	1	30
You often think and worry about work when you are not actually at work.	12	13	4	1	-	30
Your organization take initiatives to manage work life balance of its employees.	10	11	4	5	-	30
Policy for work life management helps to increase productivity of your organization	10	12	7	1	-	30
With the efficient work life management policy, you think your organisation is able to retain its employees.	11	13	4	2	-	30

Table 4.6: Descriptive Statistics

ITEMS	N	Minimum	Maximum	Mean	Std. Deviation
Flexible work practices are applied in your organisation.	30	2.00	5.00	4.2333	.85836
You are satisfied with the working hours in your organisation.	30	1.00	5.00	3.8000	1.12648
You often think and worry about work when you are not actually at work.	30	2.00	5.00	4.2000	.80516
Your organization take initiatives to manage work life balance of its employees.	30	2.00	5.00	3.8667	1.07425
Policy for work life management helps to increase productivity of your organization.	30	2.00	5.00	4.0333	.85029
With the efficient work life management policy, you think your organisation is able to retain its employees.	30	2.00	5.00	4.1000	.88474
You often work late or at weekends to deal with paper work without interruptions.	30	1.00	5.00	3.3000	1.41787
After long working hours, you get enough time for your family.	30	1.00	5.00	3.1000	1.42272
Based on your experiences, if employees have good work life balance,your organization will be more effective and successful	30	1.00	5.00	4.6000	.81368
There is no link between work life balance and job performance	30	1.00	5.00	2.4667	1.35782
Valid N (listwise)	30				

Source: Filed Survey (2015)

You often work late or at weekends to deal with paper work without interruptions	8	8	2	9	3	30
After long working hours, you get enough time for your family.	8	5	1	14	2	30
Based on your experiences, if employees have good work life balance, your organization will be more effective and successful	21	8	-	-	1	30
There is no link between work life balance and job performance	2	7	4	7	10	30

Test of Hypothesis:-

Ho: Work-life balance has no significant relationship with employee job performance.

H1: Work life balance has significant relationship with employee job performance

		Performance	Work life
Performance	Pearson Correlation	1	.177
	Sig. (2-tailed)		.349
	N	30	30
Work life	Pearson Correlation	.177	1
	Sig. (2-tailed)	.349	
	N	30	30

Source: SPSS Ver. 20.0

The Pearson result shows no statistical significance between Work life and job performance since the p-value is 0.349 which is above 0.05. Therefore, we reject to accept the null hypothesis that WLB has no significant effect on job performance.

5.1 FINDINGS

From the analysis carried out, it was found that Work life balance does not contribute to organizational performance. It further reveals that work life balance has no significant effect on performance and performance standards because targets are used as methods to improve employees' performance. Employees strive to meet these targets at all cost for fear of losing their job. This means that job performance of employees does not depend on Work life Balance because whether there is work life balance or not, employees at commercial banks strive to perform well due to the high target tasks being assigned to them especially the junior staff who are always assigned the most tedious and time consuming tasks. The study also found that management support for work life balance program was not satisfactory. The reason for this is that Commercial Banks do not consider work life balance as vital factor towards the productivity of employees.

5.2 CONCLUSION

This study concludes that inability to accomplish preferred balance in work and personal life has dire consequences hinging on the general welfare and development not only on individual workers but organizations. Work-life balance has to do with how men and women try to achieve some sorts of appropriate equilibrium in their work-related and personal lives. It is an ordeal confronted by all workers especially those with families. Work-life imbalance has organizational outcomes like elevated rates of absenteeism and turnover; dwindled job satisfaction; growing healthcare costs and reduced levels of organizational commitment and loyalty.

WLB has double-edged gains. Where the right balance is established and maintained, both the employee and the employer gains. For the employee, there is enhanced happiness, superior dealings with management, successful communication, better sense of worth, health, attentiveness, and self-assurance, enhanced management of tasks, amplified driving force, and lower levels of stress. In the same vein, the organization is able to take full advantage of existing human resources, has superior appeal to a wider variety of applicants, has added workforce devotion and drive, lower non-attendance and greater output.

5.3 RECOMMENDATIONS

Based on the findings, the study recommends the following:

1. Organizations should promote WLB by presenting a variety of programmes and schemes like flexibility, telecommuting, compulsory leave, strict maximum hours and cultivation of an

atmosphere that does not promote overtime to help efficiency and effectiveness of their employees.

2. Managers should include WLB policies in strategic plans of organizations as it helps organizations gain competitive edge through being able to attract and retain individuals with great skills and experiences.

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