THE EFFECT OF WORK-LIFE BALANCE ON JOB PERFORMANCE AND TURNOVER INTENTIONS: A CASE STUDY OF UNITED BANK OF AFRICA (UBA), NASARAWA STATE, NIGERIA

BY

CELESTINE OGEZI
NSU/ADM/MBA/GEN/0087/16/17

A PROJECT SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, NASARAWA STATE UNIVERSITY KEFFI, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS OF BUSINESS ADMINISTRATION (MBA GENERAL)

DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF ADMINISTRATION
NASARAWA STATE UNIVERSITY, KEFFI
NIGERIA

SEPTEMBER, 2018

DECLARATION

I hereby declare that this project has been written by me and it is a report of my research work. It has not been presented in any previous application for any research work. All quotations are indicated and sources of information specially acknowledged by means of references.

CELESTINE OGEZI

NSU/ADM/MBA/GEN/0087/16/17

CERTIFICATION

The Project "The Effect Of Work-Life Balance On Job Performance And Turnover Intentions: A Case Study Of United Bank Of Africa (UBA), Nasarawa State, Nigeria" meets the regulations governing the award of Masters of Business Administration of the School of Postgraduate Studies of Nasarawa State University, Keffi, and is approved for its contribution to knowledge.

_____   _____
Dr. (Mrs) R. A. Andah
Chairman, Supervisory Committee   Date

_____   _____
Prof. B. E. Barde
Head of Department   Date

_____   _____
Internal Examiner   Date

_____   _____
Prof. B. E. Barde
Dean of Faculty   Date

_____   _____
External Examiner   Date

_____   _____
Prof. Ayuba Jonathan
Dean, School of Postgraduate Studies   Date

DEDICATION

This work is dedicated to God Almighty.

ACKNOWLEDGEMENT

My profound gratitude goes to Almighty God for his love, guidance and protection throughout my study.

I would like to particularly thank my supervisor Dr. (Mrs) R. A. Andah of the department of Business Administration at Nasarawa State University Keffi. The door to Dr. (Mrs) Andah office is always open whenever I ran into a trouble spot or had a question about my research or writing. She steeled me in the right direction whenever she thought I needed it.

My gratitude goes to all the lecturers in the Department of Business Administration especially Prof. S. B. Tende, Prof. B. E. Barde, Dr. Ahmed and to the entire staff of the Department of Business Administration.

My thanks goes to my wife Mrs. Mary Ogezi and my children Austine Ogezi, Moses Ogezi, Joy Ogezi and Paul Idoko for their love and support towards the success of this program.

TABLE OF CONTENTS

CHAPTER ONE

INTRODUCTION

CHAPTER TWO

LITERATURE REVIEW

CHAPTER THREE

RESEARCH METHODOLOGY

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

Work-life balance (WLB) is a state in which employees are able to create an acceptable balance between their paid work and personal/social life. This concept has attracted a lot of interest from both industry and academia due to the changing nature of the job market and society as a whole. This particular exploratory study was undertaken to assess the effects of WLB policies and practices on job performance and turnover intentions of employees at United Bank of Africa (UBA). Out of one hundred and fifty-eight (158) employees drawn from the ten (10) branches in the Nasarawa State, hundred (100) responses were retrieved. In addition, four (4) Branch Managers and the Regional Manager were also interviewed. The findings of the research show that, though some practices of WLB are in place, there is no document that explains the WLB policies and practices of UBA in its entirety. The employees lack awareness of these policies and go through a lot of challenges in the access and usage of the known WLB practices. Findings from the data collected show that employees are not able to balance their work and life and wish that something could be done to help improve their WLB which they believe will enhance their job performance. The study also revealed that majority of employees had intentions of leaving the organisation. This may be attributed to the inability of employees to find a meaningful balance between their work and life domains. The interview results also confirmed that the performance of employees can be improved. It is suggested that HRM Department should intervene and make the WLB policies effective. Moreover, conscious efforts can be made to provide flexible working arrangements, career progression, on-site childcare and relocation facilities. It is hoped that these practices will reduce employees' stress and increase their level of performance and minimise the turnover intentions.

<div align="center">

CHAPTER ONE

INTRODUCTION

</div>

1.1   Background to the Study

The concept of work-life balance (WLB) is to craft and safeguard supportive and healthy work environments which enable employees to have balance between their paid work and personal/family responsibilities. It is defined as: " a satisfying, healthy, and productive life that includes work, play and love; that integrates a range of life activities with attention to self and to personal and spiritual development; and that expresses a person's unique wishes, interests and values. It contrasts with the imbalance of a life dominated by work, focused on satisfying external requirements at the expense of inner development, and in conflict with a person's true desires" (Kofodimos, 1993, p. 13).

As the demand of work is increasing the issue of WLB is becoming more and more relevant around the globe. Governments as well as managers are constrained to solve the issues of work-life balance. No doubt that in the upcoming years this issue is going to be one of the most imperative issues that the HR managers will be managing. Her Excellency, the Governor General of New Zealand, Dame Silvia Cartwright, said in her state address:

"Work is but one dimension of living and should not crowd out and distort family life, recreation and personal development… Work-life balance should seek to raise the profile of activities other than work and should contribute to the government goals of a growing economy and an innovative and inclusive society " (Prebble, 2005, p. 3).

Though it looks simple, as a matter of fact, it is very tough to create a borderline between the two dimensions of life and fulfill the responsibilities of both ends. Organizations' around the globe are becoming more proactive and trying to come out with policies and practices to create harmony in the work and family life of their employees. There is a general awareness among employers that without paying attention to the employees' well-being it would be difficult to retain competent employees (Hughes & Bozionelos, 2007).

Businesses are making a conscious effort to create a WLB to enhance performance and reduce the temptations of employees leaving a job. The WLB strengthens the loyalty and results into productivity of the employees. In the absence of this balance there will be an intrusion as described by Hayman (2005) that WLB refers to the sum total of the scores attained by the working professional on three dimensions, that is, work intrusion with personal life, personal life interfering with work and work/ personal life improvement as measured by WLB scale.

Looking at the nature of roles that women play, they are more likely than men to report high levels of responsibility overload and caregiver stress. Obviously, women dedicate more hours to non-job related activities than men, i.e., domestic work, child and elder care. Moreover, women also experience not as much of support from their spouses for their careers as men. It used to be the case that only women complained about the role overload but now men also complain of work-life conflict (Lyons *et al.*, 2007). Such situations are making the employers increasingly aware of the cost implications

associated with over-loaded employees such as: cost of operations and production, absenteeism, commitment, regularity, and performance (Birnbaum *et al.*, 2005).

Though the concept of WLB is considered new it is gaining importance in the continent of Africa. Organisations no longer operate in isolation. They feel part of the bigger picture of the globe. In a study in South Africa, it was found that WLB, work relationships and overload were prime sources of stress. Moreover, job demands were experienced as major sources of stress (Barkhuizen and Rothmann, 2008). In Nigeria, job satisfaction considerably predicted turnover intention. Due to poverty and unemployment rate, an employee who is not satisfied with the job may not always leave but instead hold on to his employment (Balogun & Olowodunoye, 2012).

With the influx of many foreign banks to the Nigerian banking sector everything within the sector is currently in a flux. Employers' expectations from the current generation of employees are astronomically high with the resultant challenge of long working hours for the employees. As a result of increasing pressure of globalization in a changing environment, the sheer brutality of competitiveness in industry and commerce with the concomitant demands of such on personnel involved dreadful stressful situations are created for the latter. Employers' drive to meet ever increasing demands and ever mounting targets compels employees to work longer hours. Employees' ability to synchronize work and family life slows down. The person then tends to live and work like a machine and is manipulated by conflicting demands on his energies and attention.

3

Undoubtedly such employee's health is ever at risk. Inevitably a stage is arrived at when such a person totally fails to balance work and social/ family life. Either work spills over the life or the personal life spills over the work.

In this scenario, the researcher developed the interest to study the WLB policies and practices of United Bank of Africa Ltd (UBA). The researcher assessed the personal values of employees for the WLB and its impact on their performance. UBA envisages becoming the best bank in Nigeria by making lives much easier for its customers, employees and other stakeholders. The researcher is hopeful that this study will help the management to harmonize the work and life of their employees to enhance productivity and achieve their vision.

1.2   Statement of the Problem

In the contemporary world, there is a strong economic race among divergent firms struggling to survive. Competition among individuals as well as organizations is growing high. Individuals want to improve their personal and family life. On the other hand organizations want to increase the wealth of shareholders. All this is done through the utilization of the human resources of organizations. As this competition grows, the demands of work begin to spill over the personal and family life of employees. According to Birnbaum *et al.* (2005) some employees go through a lot of conflicting demands between their work and family. The growth of any business can only be ensured through the well-being of their human capital. So therefore, the importance of work-life balance cannot be overlooked.

This competition has created a situation whereby employees are obliged to spend more time at their workplaces. This is particularly so with the banking industry, where the competition among corporate entities is very profound and aggressive. Many employees report high levels of work-to-family conflicts due to their longer working hours. They find it difficult to meet the conflicting demands of both work and life. Their inability to balance work and family demands can reduce job performance and increase absenteeism, as well as lower commitment and engender poor morale. The current situation demands that the organizations as well as individuals must identify and adhere to the WLB practices to enhance productivity.

Like any other employee the bankers also have many challenging responsibilities such as job/work, children, housework, voluntary work, spouse, elderly parents among other things. They go through a lot of stress as they strive to meet the demands of their responsibilities. The conflicting demand of work-life is a serious problem that impacts negatively on employees, their employers and communities at large (Pronk, 2005).

This problem of work/family demand is increasing with the passage of time. High female labour force participation rates, escalating numbers of single parent families and the high proportion of the dual-earner are all contributing factors to the situation. Though the organizations talk about flexibility and WLB issues, there is not enough work done to assess the policies and practices of WLB. A mechanism can be put in place to observe if the employees are benefiting from these policies and practices. Moreover, employees' perception of WLB issues and its impact on their performance are matters of great concern.

It is in this light that the researcher deemed it necessary to study the effects of WLB of the job performance of employees at United Bank of Africa with relation to their work-life balance practices.

1.3   Research Questions

The researcher was guided by the following research questions:

i.   Does United Bank of Africa have WLB policies and practices in place?

ii.   What is the awareness and usage level of WLB practices among employees at UBA?

iii.   How does WLB affects the job performance and turnover intentions of employees in UBA?

iv.   What are the challenges faced by employees in their efforts in balancing the demands of their work and life at UBA?

v.   To what extent are employees of UBA able to balance their work and life to enhance performance?

1.4   Objectives of the Study

Generally, this research sought to assess the effects of WLB practices on the job performance of employees in the UBA.

The specific objectives are to:

i.   To establish if WLB policies and practices are in place at UBA.

ii.   To explore employees' awareness and usage of WLB at the

        UBA.

iii.   To examine the relationship between WLB and job performance and turnover at
        UBA.

iv.   To determine the challenges that employees go through in balancing the demands

        of their work and life at UBA.

v.   To analyze the extent to which employees of UBA are able to achieve work-life
        balance.

1.5   Significance of the Study

Most organizations are struggling and successfully managing their fiscal resources and

equipment, but they are either unmindful or fall short in managing the human resources

of their businesses. The purpose of this study is to assess the importance of WLB

practices and its effectiveness at the UBA. The researcher believes that people perform

better when they are encouraged to manage their work and life. Through WLB practices

employees can derive social, psychological and economic benefits. The WLB

programmes can be used as competitive advantage to enhance productivity and

profitability. This study aimed to prove the benefits of WLB plans. The results of this

study will help the UBA to identify WLB programmes that can reduce absenteeism,

enhance performance at job, ensure employees' retention, reduce turnover, and improve

employee health. The end result of all this will be the socio-economic growth of the

country.

1.6 Scope of the Study

The researcher sought to look into the WLB policies and practices available at the BBGL. The study focuses on the employees of UBA in the Nasarawa region. UBA is operating 6 branches in the Nasarawa Region and the study will be confined to all the six branches of the bank.

There are certain constraints that bind the research to operate within some limitations. The greatest challenge that the researcher faced was the collection of data from the Banks. This involved several time consuming trips, sometimes through thick traffic jams, to pave the way for and as well as the actual collection of data. Introductory letters had to be distributed at the target bank branches, questionnaires later sent to all employees in the said banks and, finally, interviews conducted of four selected bank managers of the banks. Constraints to data collection in all this included the busy nature of respondents and the limited time they had to spare to attend to research questions. Postponements of scheduled interviews and return of questionnaires by respondents dictated the pace of the research. The busy nature of bank employees made some appear un-cooperative and sometimes reticent thereby affecting data collection. The distance between bank branches as well as financial constraints faced by the researcher had their toll on data collection

.

CHAPTER TWO

LITERATURE REVIEW

2.1   Conceptual Framework

2.1.1   Work-life balance

Work-life balance has always been a common topic among the ones interested in quality of life and quality of work (Guest, 2002). After industrialization, technology evolved immensely. Structures of the societies and job descriptions have also changed significantly. Due to these quick changes, pressure of work has increased as well.

Globalization, competition and constant availability have affected people's ways life (Galea, Houkes & De Rijk, 2013). High expectations and multiple roles in life have increased employee stress and had a negative impact on their well-being (Valli & Buese, 2007).

However, work-life balance has become a contemporary topic in public discussion and it is commonly linked to better performance (Wheatley, 2016). Work-life balance has also played an important role in workplace regulation (Beauregard & Henry, 2009). Carlson, Grzywacz and Zivnuska (2009) claim that there is only a little empirical research supporting the benefits of work-life balance. On the contrary, later study of Lunau et al. (2014) show the importance of work-life balance. Therefore, in the European Union, combining work and personal life successfully is a new priority (Lunau et al., 2014).

The term 'work-life balance' is complex, since the word 'balance' itself has a great variety of meanings (Guest, 2002). Therefore, there are many different explanations of

the concept of work-life balance in the published literature (Zülch, Stock & Schmidt, 2012).

Prior to the turn of the century, the existing research focused more on the work-family balance. Voydanoff (2005) cited in Carlson, Grzywacz and Zivnuska (2009:1462) defines work-family balance as 'a global assessment that work resources meet family demands, and family resources meet work demands such that participation is effective in both domains.' However, this puts the emphasis on family life and it is not sufficient to fully understand the topic which deals with other aspects of personal life in addition to family life (Zülch, Stock & Schmidt, 2012).

One way of defining work-life balance according to Clark (2000:751) is 'satisfaction and good functioning at work and at home with a minimum of role conflict.' Other definition postulated by Saikia (2011) cited in Saeed and Farooqi (2014) is 'the degree to which an individual is involved in and satisfied equally with their job and personal roles.' The definition goes beyond just family life and role in a family, since it covers the whole private life outside work. Staff needs to combine and manage their work and non-work aspects in a way which is satisfactory to them (Sturges, 2012). This is an important matter, since a poor work-life balance is a stressor which may cause health issues, such as cardiovascular disease and mental-ill problems (Lunau et al., 2014).

Other common concepts of work-life balance are work-life interference and work-life conflict (Carlson, Grzywacz & Zivnuska, 2009). Work-life interference occurs when work and private life intersect (Kelly et al., 2014). There are many aspects which may cross. Family, leisure and health may interfere with work, but it also can be the other way

round, when work interferes with aspects of personal life (Guest, 2002). This interference can be beneficial work-life enrichment (Pedersen & Jeppesen, 2012).

In addition, often this interference is not positive but it hampers either work or personal life. This negative work-life interference is usually called as work-life conflict (Carlson, Grzywacz & Zivnuska, 2009). When this conflict is mainly interference between family and work, it is a work-family conflict. According to Allen et al. (2012), work–family conflict occurs when the responsibilities and demands of one role uses individual's resources and there are not enough resources left to perform the other roles. These conflicts are mainly due to lack of time, energy and attention to perform a task (Allen et al., 2012). As a consequence, poor work-life balance and work-life conflict may lead to lower job satisfaction, stress and burnout (Beauregard & Henry, 2009). Personal life may also suffer and one cannot attend to interesting activities. In the worst-case scenario, this may lead to depression and mental health problems (Sturges, 2012). Since these negative outcomes are linked to limited resources, in order to avoid these conflicts, employees need to be able to control and structure their schedules flexibly to perform well (Beauregard & Henry, 2009).

2.1.2 Concept of teaching profession

Fast, social, demographical and technical changes have affected the educational sector immensely in the past years. The role of teachers in the development of the economy is very different from what it was 20 years ago (Eacute & Esteve, 2000). Naturally, teachers help students to learn the basic skills such as reading and writing. However, the job description includes significantly more (Bates, 2014). According to Robards (2008),

teachers help students to accomplish their identity and the importance of caring for others and themselves. They educate students and help them to become good citizens (Bates, 2014). Teachers also encourage students to strive for their dreams (Robards, 2008).

Because of the rapid social changes in the organization, teachers are expected to manage larger group sizes, still maintaining high quality and standardized education (Eacute & Esteve, 2000). The society values education (Janks, 2014), but often, the media shows teachers and schools in a negative light (Robards, 2008). Bates (2014) highlights the intellectual intensity of teaching which is often underestimated. Valli and Buese (2007) identify changes which occurred in the tasks of teachers. Valli and Buese (2007:519) discover that 'role expectations increased, intensified, and expanded in four areas: instructional, institutional, collaborative, and learning.' Often, the changes are difficult to predict but they may cause negative issues to teachers. They can complicate relationships with students and pedagogy. Moreover, the wellbeing of teachers may suffer adversely (Valli & Buese, 2007).

2.1.3 Perceptions of Teacher's Workload in the organization

According to Van, Droogenbroeck, Spruyt and Vanroelen (2014), teachers are overloaded with workloads and it adversely affect their performance. They need to do many different administrative tasks such as planning, evaluating and attending to meetings. Teachers simply do not have time to perform all the tasks outside the classrooms.

The study of Göksoy and Akdağ (2014) examine perceptions of tertiary institutions lecturers' workload and discover that the workload has increased tremendously. Academic staffs are expected to perform tasks which are excluded from their job

description. In order to find enough time, they need to prioritize areas which are the most important tasks they need to manage. Similarly, Antoniou, Ploumpi and Ntalla (2013) state time pressure, business requirements and workload as aspects which cause occupational stress. According to Van Droogenbroeck, Spruyt and Vanroelen (2014) teaching related factors which cause stress and burnout are for instance, increased high-stakes accountability demands and administrative tasks. In addition, non-teaching-related factors such as relationships cause emotional exhaustion.

2.1.4   Work-Life Balance

The research of Miryala and Chiluka (2012) examine work-life balance practices' necessity for teachers at different levels. They discover the need for work-life balance practices in order to increase satisfaction, organizational commitment and moreover, balance between work and non-work life. Similarly, Saeed and Farooqi (2014) acknowledge the importance of work-life balance among university teachers when avoiding job stress and increasing satisfaction. At first, flexible work time arrangements such as shift-work and mandatory overtime were introduced because they were beneficial to organizations (Nijp et al., 2012).

Nowadays, flexible work arrangements have become an essential part of today's work culture because of socio-demographic changes, but the organizations benefits are still one of its major driving forces (Masuda et al., 2011). Examples of the socio demographic changes are increased number of women and employees with families in the workplace, as well as ageing work force. The retirement age of employees has risen and work days/hours have become longer (Beauregard & Henry, 2009). People have to cope with

increased role demands and new technology has also made it possible to communicate and work wherever and whenever. Managing multiple roles as individuals has become even more difficult in recent times (Rothbard, Phillips & Dumas, 2015). Also, the possibility and expectation to work unusual times has created health risks (Greubel et al., 2016). These changes have enhanced the demand of work-life balance. Organizations adopt more flexible work arrangements in order to respond to the needs and expectations of employees which have increased because of these socio-demographic changes. In reality however, flexibility favors more organizations than employees since with flexible working hours, employees may spend more time working (Wheatley, 2016). Therefore, companies and organizations want to provide flexible work arrangements.

It has been understood over the years, that flexible work arrangements can be advantageous both for organizations and employees and it can help achieving work life balance (Nijp et al., 2012). However, flexible working arrangements are often applied in a way which benefits organizations more than employees. The organizations may not provide the same amount of flexibility to its employees as it demands from them (Wheatley, 2016). The agenda has been to help employees to combine their work and personal life as easily as possible with minimal conflict (Wheatley, 2016). This is however, mainly due to the incentive of satisfied employees being more productive and therefore, more profitable. Furthermore, flexible work arrangements can give the possibility to control own schedules and to attain better employee wellbeing and work family enrichment (Rastogi, Rangnekar & Rastogi, 2015).

2.2   Literature Review

2.2.1   Overview of Work-Life Balance

'Work-life balance is about helping staff to maintain healthy, rewarding lifestyles that will in turn lead to improvements in productivity and performance. Strategies to achieve balance will differ between organizations, partly depending on their function, the types of work roles they offer, and their workforce profile' (Prebble, 2005).

The issues related to work-family or work-life began to rise in the horizon of academia around 1965 (Rapoport & Rapoport, 1965; Lewis & Cooper, 2005). Unlike the traditional roles of women as caregivers, troops of women started joining the paid workforce. This development gave rise to the growing number of single parents as well as the dual-earners (Ansari, 2011; Mušura *et al.*, 2013). Moreover, the workplace was no more restricted to a physical location.

Technological advancement, changes in the labour market and several other economic and social issues have changed the way work was done in the past. These factors are promoting the arrangements of flexibility in the workplace. Industries have been switching their operations from manual to automatic and computerized systems. In addition, businesses want to be proactive and meet the customers' demands. All these developments are creating a growing interest in workers' achieving work-life balance (Humphreys *et al.*, 2000; Guest, 2002; Webber *et al.*, 2010).

The concept of WLB originates from the Western world where it has been researched at length during the past four decades. In his work, Naithani (2010) explains how WLB has evolved over the past four decades. He has divided the time periods into eight phases

during which the WLB theory has travelled till its present state. Earlier on the whole family was involved in the struggle of survival. Then there was this era of pre-industrialization, when workplaces got separated from family life. Later during the industrial revolution the segregation of work and family was strengthened. During this time men dominated the workforce. In the next stage division of labour encouraged the separation of work and family to another level. As humanity progressed the male dominated workplace began to depend largely on technology. Due to the fact that technology played a major role at the workplace, the domination of men began to fall, which facilitated the introduction of WLB facilities. Considerable growth in the women workforce globally pushed a further growth of the WLB programmes (Gurney, 2010; Naithani, 2010).

Greenhaus *et al.* (2003) has define WLB as "the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role" (Greenhaus *et al.*, 2003). According to Clark (2001) WLB is described as 'satisfaction and good functioning at work and at home with minimum role conflict'. Similarly, Kirchmeyer (2000) expresses his view on WLB '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'' (Kirchmeyer, 2000). An earlier author Kofodimos (1993) defines the balance in a manner that represent the main points of WLB concisely. She describes it as 'a satisfying, healthy, and productive life that includes work, play, and love; that integrates a range of life activities with attention to self and to personal and spiritual development; and that expresses a person's unique wishes, interests and values. It contrasts with the imbalance of a life dominated by work, focused on satisfying external

requirements at the expense of inner development, and in conflict with a person's true desires.' (Kofodimos, 1993). The above mentioned authors are sharing their view in the sense that they all talk about the equality in the work and family role. Though, it is not possible to achieve a perfect balance their assumption is that the individuals should derive satisfaction from the discharge of multiple roles. WLB is being debated in the literature extensively. We find several authors explaining the WLB in different angels. True to the fact what Carlson *et al.* (2013) says is that it is hard to find one definition that can be declared as universal or a widely accepted measure to determine WLB.

Due to the fact that women were becoming part of the progress story of organizations, the WLB practices were depicted as family-friendly working practices (Scheibl & Dex, 1998; Dex & Smith, 2002). In recent times, the more frequently used term is WLB because its range is wider and covers beyond the spheres of family-friendly issues. Employees, both parents and non-parents are taken care of through flexible working arrangements. The term WLB is more desirable in the human resources discussion because it values the human needs and experiences. (Jones *et al.*, 2013).

As is said earlier, WLB is an inadequately understood concept in the literature and there is no one definition which can be classified as universal. In the past this concept of WLB was discussed as work-family balance in its narrow sense. It was viewed as the absence of conflict between work and family or the compatibility of two domains of life (Greenhaus & Beutell, 1985). In recent times the authors go beyond this absence of conflict. To them absence of conflict does not precisely correspond to the WFB or WLB (Carlson *et al.*, 2009). In the view of Greenhaus and Powell (2006) WFB is about enrichment. They

explained it as the capacity of one role to improve the worth of life in another role and it works in two ways. The work-to-family enrichment transpires when work experiences improve the value of family life, and family-to-work enrichment transpires when family experiences improve the value of work life. (Greenhaus & Powell, 2006). So, in this wise, to these authors the primary objective of the WLB is to reduce or minimize the extent of work-life conflict (WLC) (Lero & Bardoel, 2009).

Some authors proposed that WLB is a result of injustice in the social setup such as inequality in the treatment of women. So, it addressed the issue of unfairness (Roper *et al.*, 2003; Dean, 2007). Meanwhile, other writers are also of the view that WLB emerged to address the challenges faced by businesses to enhance performance and increase productivity by dealing with the well-being of employees. Organizations' felt it as their social responsibility to be more conscious of workers' health and other family issues (Beauregard & Henry, 2009).

Unlike work-family balance, the concept of work-life balance (WLB) is broader in its sense and concerns about many issues of an employee's personal life. The previous concepts were more concerned about the workers with families and mothers. A lot of criticism is waged on this old notion to be unfair. Unlike the previous concepts, WLB includes all workers whether or not they have families. WLB looks at the influence that non-work life has on the work of every employee (Lewis *et al.*, 2007; Gregory & Milner, 2009). Despite the fact that WLB covers a wider range of issue concerning work and non-work, it is quite difficult to separate work from life, as if work is an inseparable part of life. (Lewis *et al.*, 2007).

18

In the view of Greenhaus *et al.* (2003) WLB is created when an employee is able to manage and balance his time, involvement and satisfaction in relation to his work and family. They define WLB as 'the extent to which an individual is equally engaged in and equally satisfied with his or her work role and family role as well.' If the level of time, involvement and satisfaction is equally high, then it will signify positive balance. On the contrary, if the balance is equally low, then it will signify negative balance.

Though the literature gives us significant understanding of the phenomenon of WLB most of the studies are concentrated among the white or blue collar employees in the west. The cultural and structural issues are quite different in the continent of Africa. So, there is a need to embark on more research work in the developing economies like Nigeria and Ghana. This will enable the organizations to appreciate the influence that the cultural dimensions have on the issues of WLB (Mordi *et al.*, 2013).

So, WLB is a situation when one is able to share equal number of hours through proper planning and achieve an acceptable balance between work and personal activities. WLB provides the bonds that hold an individual with their work and personal life. In recent times, this issue of WLB appears to be gaining interest in the African context as well (Mordi *et al.*, 2013).

2.2.2   Dimensions of Work-Life Balance

Different authors look at WLB from different angles. Fundamentally, the purpose of WLB is to look for ways and means through which an individual's work and life is

harmonized. A view of various studies brings to the fore some general dimensions of WLB.

One situation that has called the attention of WLB is a situation whereby work demands interfere with the personal life. It is otherwise also described as work to life conflict. Here, the work intrudes into the resources available for family or personal life (Mathew & Panchanatham, 2010; Mušura *et al.*, 2013). There are people when they leave the workplace don't carry work related problems to their homes. But others are haunted by the following conditions caused by the interference between work and non-work activities, which include conflict, insecurity, tiresome work, stress, and long working hours (Schieman *et al.*, 2009).

Another dimension that brings the question of WLB on the table is the opposite of the first situation. Here, personal life demands interfere with work (Mathew & Panchanatham, 2010). This happens when the demands from the family domain are greater and influence the performance of an individual at work.

According to Staines (1980) individuals influence the societies and at the same time they are being influenced by the societies they found themselves. They keep moulding the environment and are being moulded by the same environment. Employees carry the feelings they have at work to their homes and vice versa. The work creates a conflict with the family while it easily spills over the leisure time. In contrast to the spill-over theory Staines presented compensation theory which means that individuals who are not satisfied with one domain try to compensate it with the other one (for example, a person who does not have a successful personal life may work harder to bring satisfaction to his life).

The third aspect of WLB is the enhancement of both work and personal life resources (Mathew and Panchanatham, 2010). This is in line with the work represented by PaytonMiyazaki & Brayfield (1976). To them a lot of social learning takes place at the workplace (for example, skills, norms). This theory of enhancement has been described by Greenhaus and Powell (2006) as enrichment theory. According to them work and life are allies and strengthen the roles of each other.

Guest (2002) and Naithani (2010) present five theories to demonstrate the association of work and life. These models include segmentation, spill-over, compensation, instrumental and conflict theories. The segmentation theory means that work and life are distinct and do not exert any influence on each other, which can only be true in theoretical sense. Naithani (2010) argues that though they are segmented, it all depends on the situation. In one situation they may look exclusive of each while in another situation they integrate and depend on each other. At this level if a worker is able to exercise a high level of segmentation between work and life, he/she enjoys a better WLB by sharing the time effectively and efficiently among the two domains.

Meanwhile, the more the integration takes place between work and life the person faces more conflicting demands from each domain. When an employee is making efforts to balance his work and life segments, there are situations when he/she compensates the domain which is lacking through the achievement in the other domain. It means when an individual does not derive satisfaction from one segment, he/she looks for a greater satisfaction from the other domain of life. This way, both life and work domains depend on each other.

21

This condition gives way to a spill-over situation which can be positive or negative. An employee working long hours goes through a stress and sacrifices his/ her health, which is a typical situation of negative spill over. On the other hand, a reward positively influences the employee's life (Naithani, 2010). To make this model of WLB work there has to be a progression at different levels; For instance, policy makers at the macro level, HR level which plays a middle role, then organizational level where various groups are involved in work, and finally to the micro level, that is, the level of individuals because their behavior and way of life also determines the WLB outcomes (Mordi *et al.*, 2013).

2.2.3 Policies and Practices of WLB

Most a time work and home are conflicting with each other and it is very hard to create a boundary between the two. It is incumbent upon the employees and employers to discover flexible solutions to increase productivity notwithstanding sacrificing the welfare, safety and personal life of employees. The provision of WLB policies can be most productive in this regard. Such policies can help employers to recruit, select and maintain competent workers who will be of competitive advantage to the organization (Jones *et al.*, 2013).

"Work-life balance policies" refer to policies created by businesses, as part of their human resources or management strategies (Yasbek, 2004). Through the study of practices and policies employees' knowledge about WLB issues is measured. It is to study the awareness of employees about their entitlements and certain rights that are available to them. These include their right to take leave from the job including parental leave, time off from work to care for dependants, annual leave, maternity leave

extensions, paternity and adoptive leave. It also involves the right of parents to look for flexible working arrangements of part time work (Stevens *et al.*, 2004).

According to Greenblatt (2002) managers cannot make informed staffing decisions with regards to WL policies unless they have a fair idea of the factors that facilitate WLB. The changes in WLB trends are as a result of changes in social needs, available technologies and personal expectations. One can find extensive collection of policies with regards to WLB. Dex and Smith (2002) describe the WLB policies about the hours of work at job (including part-time, job sharing and flexitime), the issue of leave which covers the parental leave, maternity leave and career break, and the policies of workplace or location of work, working at the office or working from home. Then there are other policies, such as financial support which covers the issues of childcare, maternity pay, and elder care (Dex & Smith, 2002).

Yasbek (2004) argues that in the contemporary highly competitive labour market Work life balance policies can affect the performance of an organization in several ways. For example employers can offer better WLB policies coupled with attractive remuneration to recruit good workers. He says that WLB policies can retain employees and enhance productivity. Several theories exist to explain the relationship between WLB and productivity.

In whatever form these policies are available they are meant to either adjust people's lives around work by reducing any intrusion from outside work, or otherwise their aim is to adjust work around other non-work activities of people. In contrast to two former ones, these policies are also aimed to integrate work with personal lives (Yasbek, 2004). These

policies have an effect on the performance of the business in diverse ways. The contemporary labour market is competitive and through WLB policies together with competitive pay better workforce can be attracted. Such employees can be retained and ultimately the costs of their turnover can be reduced and productivity can be improved.

Grzywacz *et al.* (2002) conclude that policies and programmes which deal with the negative spill-over between work and personal life should be available to workers of all age groups since they found insignificant difference regarding age. No doubt, the factors that cause the negative spill-over vary among the different age group because they face different challenges. One age group may have the responsibility of upbringing their children while the other group of workers may be dealing with the obligation of eldercare. These policies demand flexibility among the various groups of workers. In this wise Grzywacz *et al.* (2002) recommend that organizations should coordinate with the service providers and introduce programmes that will help the employees in relation to childcare and eldercare issues.

The negative spill-over from family to work is one dimension of these policies. On the other hand, policies to address the negative spill-over from work to personal life must also be considered. This is about the introduction of stress management programmes that target the professionals and highly educated managers, regardless of their age and parental status. According to Grzywacz *et al.* (2002) their analysis underline the necessity and the significance of the fact that without giving proper consideration to these various dimensions comprehensive policies cannot be designed. They cautioned that some policies may reduce the positive spill-over as well. So, there is the need for the policy

makers to be mindful of the fact that their interventions and policies should be able to reduce negative spill-over and promote positive spill-over. This will help employees to achieve a better balance between their work and life (Grzywacz *et al.*, 2002).

In their study, 'Discourse or reality? "Work-life balance", flexible working policies and the gendered organization' Lewis and Humbert (2010) discuss the policies regarding flexible working arrangements. Their findings show that though the organizations are committed to help their employees through flexible working arrangements and WLB and flexibility, men play a dominant role and considered to be the ideal worker. In addition, the idea of women as 'good mother' is widespread. These two concepts mutually weaken the fairness of gender balance and efficiency at the workplace (Lewis & Humbert, 2010).

Work-life balance policies, which seek to improve the quality of life of employees, enhance productivity (Koonmee *et al.*, 2010). The policies can reduce negative spill-over from the lives of employees. This can be done by reducing the long working hours and tiredness. WLB policies work as a reward to the voluntary and optional efforts put forward by the employees. Moreover, WLB policies can decrease the rate of stress and ensure healthy and safe workplace to achieve accident free environment. All such outcomes of WLB policies can enhance productivity. (Yasbek, 2004)

Higgins (2007) explains that organizations need to have policies to measure the work done instead of number of hours spent and physical presence of their employees. They should appreciate and reward the employees who are able to integrate and combine their work and non-work responsibilities successfully. If not so, the issue of flexibility will be highly difficult.

Lamers (2013) did a very interesting study at Rabobank Netherlands with the title, "Work Organization and Innovation." It was found that the bank adopted a very innovative style of work by name, 'Rabo Unplugged' with the aim to respond to all customer needs. To achieve this, they promoted employee entrepreneurship and gave them more freedom and responsibility in terms of time, space and resources. This freedom was given to prevent the employees becoming robots. This strategy took about five years to transform the way work was done. The end result of this policy and practice is increased job satisfaction, higher performance level and the situation whereby employees work across departments and are still able to keep up to a good WLB. From the financial viewpoint, Rabo bank's performance was great in 2011 with a decrease in turnover as compared to 2010. The HR department disclosed that increased flexibility and accessibility has boosted the customer satisfaction, which is the prime motive of any business (Lamers, 2013).

Recently, organizations are appreciating the importance of WLB policies and practices. They have realized that through these policies and practices they can overcome the problems of absenteeism and turnover, which will ultimately increase productivity by retaining the good employees (Carlson *et al.*, 2013).

2.2.4 WLB Awareness and Usage

Yasbek (2004) opines that the failure to adopt the policies of WLB might be due to the unawareness and lack of understanding of the issue of WLB on the part of managers and employees.

The mere existence of policies of WLB is not sufficient to derive any benefit. The importance of communicating the WLB policies and programmes cannot be ruled out. An

organization may have WLB programmes or intend to cushion the employees by seeking their welfare but can never derive desired results unless its employees are aware of such programmes. Lockwood (2003) suggests that HRM professionals should establish whether the culture of the organization really supports WLB benefits and the top management endorses its benefits. Moreover, without a proper understanding of the impact of WLB benefits on employees it is difficult to implement them. Another critical point is to know whether or not the employees are aware of the organization's WLB programmes. If the organization already has these programmes then they should be packaged and communicated to the employees so that they can derive benefit and reduce the conflict that exists between work and personal life domains (Lockwood, 2003).

As a matter of fact organizations cannot provide everything to everyone but rather work hard to identify and support employees' job and personal needs including leisure and social life. They are fully aware of the fact that if WLB is provided then employees will be more committed and focused on the job and work-related demands. So, this awareness of interconnection of work and life is crucial (Chalofsky & Griffin, 2005).

All organizations have a way of doing things, not necessarily written or formed consciously. In other words, it is the culture of the organization that can either benefit or cause destruction. Fundamentally, this culture can be inferred from the mission of an organization (Khan *et al.*, 2013). Absence of WLB plans from an organizational culture takes the employees to a stage where they feel worn-out. There level of interest in work reduces and ultimately performance level goes down. Moreover, it sets the limits about

right and wrong and what is acceptable and what is not in the organization in order to let the employees do what is expected of them (Soemaryani & Rakhmadini, 2013).

In the opinion of Nikandrou *et al.* (2008) organizational culture relates to the WLB in two ways; one the performance orientation of the organization which seeks to reward employees' groups when they perform well and meet the standards and show excellence; secondly, the Humane Orientation that is the organizational practice that encourages the individuals to show kindness, be fair and friendly and care for each other. Such encouragement will, as a result, promote social relations. In this second part the employees are consciously made aware of the usages of WLB policies.

Chalofsky and Griffin (2005) did an interesting research and suggested that creation of a humane workplace and ensuring a healthy balance between work-life and personal life is key to high performance. The employees' awareness makes the employees socially responsible. A worker who is perceived to make a difference for the company would really make a difference. During their study, they found that the employees were not there because of perks and benefits but rather because of the fact that the organization valued them. Resultantly, the workers were also exhibiting high level of commitment to the organization.

However, organizations that work around to shoulder employees' work-life and family-life including leisure, personal and social needs, receive in return more focused and committed employees. When work is fun, meeting colleagues is morale boosting and one's voice is heard and contributions are valued then one feels a sense of belonging and of being part of the workplace community. This phenomenon of workplace community is

achieved through proper communication and is the core of WLB. The organization must make it a point to ensure that WLB programmes are known to employees at all levels and benefit the employees (Chalofsky and Griffin, 2005).

The HRM professionals must be able to study the emerging trends of WLB. Their awareness will place them as human resource professionals in a better position to educate top management as well as work closely with employees (Lockwood, 2003).

2.2.5   Outcomes of Work-Life Balance

Aryee *et al.* (2005) examine the outcomes of Frone's fourfold classification of WFB and confirmed that, evidently, work and family roles were directly influencing each other. It either provided facilitation or created conflict. The factors of facilitation such as personality, role involvement and role experience were found useful to examine as outcomes of WLB across cultures. According to Pronk (2005) 'work-related outcomes tend to have a very positive impact on people's outlook on life and overall health status.' Jobs are made up of several tasks, some of them are very demanding, stressful and time bound.

Greenhaus *et al.* (2003) suggest that it is very important to take account of the methods that measure the outcomes of work in order to fully understand the outcomes of the WLB. It is likely that an organization may conclude that employees who look for WLB are not committed and therefore are less productive at their job as compared to other employees.

There has to be a mechanism to study the relative impact of objective and subjective WLB on the employees' life and other outcomes. Gurney (2010) provides credible proof

based on qualitative and quantitative study that WLB results into increased health outcomes.

Carlson *et al.* (2009) study the association between WLB and work outcomes. The results indicated that WLB explained additional discrepancy in job satisfaction and organizational commitment. The findings of the study propose that WLB arrangements create satisfaction and commitment at work and are emotionally beneficial. WLB reduces work-family conflict and through work-family enrichment it brings satisfaction and enhances performance. Furthermore, WFB/WLB is related to marital and family life contentment. Such family supportive strategies help employees fulfill their work related responsibilities as well as family responsibilities. Carlson *et al.* (2009) believe that WLB are really influenced by both work and family outcomes. Managers are to create an atmosphere at workplace for employees to achieve WLB and get benefit from their enhanced performance. This can be achieved through the creation of an organizational culture where employees enjoy the facility of role negotiation (Carlson *et al.*, 2009).

2.5.1   WLB and Job performance

Job performance can be divided into task and contextual performance. Behaviours that an individual exhibits while producing goods and services are referred to as task performance, while behaviours unrelated to an employee's main task but crucial to the overall organizational, psychological and social framework include the contextual performance. Mutual cooperation among employees as well as with their superiors is part of contextual performance (Kakkos & Trivellas, 2011).

The relationship between banking industry and performance of its workers is an essential element for the economy and for a country in general. The level of performance that satisfied workers exhibit is greater than those who are unsatisfied. If the organization is a service organization then it is highly essential for employees to have job satisfaction. The organization can derive better customer service from such employees who show high level of commitment to the organization. This commitment of employees can be achieved through WLB programmes (Yasbek, 2004; Islam, 2006).

When there is interference between work and family roles obviously the performance of such an employee at the workplace will be jeopardized. As a result the employee will lose reward because of non-performance and be unsatisfied. The study describes that the dimension of conflict has adverse effects on the organizational commitment, while a good management of WLB augment job performance (Aryee *et al.*, 2005). In his study Pronk (2005) specifically mentioned flexible working hours and childcare as WLB benefits that instantly enhance performance. He said suitable childcare and pick-up and drop-off time for kids are main concerns for the employees. Organization's effort to solve these challenges has a direct impact on job performance (Pronk, 2005). If employees are worried about personal responsibilities then they lose focus and their performance is impaired (Prebble, 2005). WL conflict, which is the absence of WLB, is a cause of diminishing employee job performance (Chaudhry *et al.*, 2011).

Job satisfaction and work pressure have a positive influence on job performance. Moreover, the perceptions of employees about WLB support directly influence job performance. The more the perceived employer support the more the job performance (Forsyth & Polzer-Debruyne, 2007). Furthermore, better recruitment, maintenance of

skilled staff and high morale of employees are some of the WLB programmes that apparently a business can assume to improve job performance and enhance productivity (Drew *et al.*, 2006).

In the opinion of Kakkos and Trivellas (2011) in Greece, the bankers do not seem to lay much emphasis on the acceptance from peers or respect from their supervisors before they can perform better at the job. Similarly, fringe benefits, which satisfy employees' existence needs do not significantly enhance performance. The pay (existence needs) does not influence job performance but rather prevents dissatisfaction. Rather, the study shows that in the banking industry in Greece job performance is greatly influenced by personal growth. At the same time both male and female employees' stress evidently has a negative influence on the job performance. He suggested that, banks should introduce WLB programmes to develop a unified and consistent organizational culture. Instead of fringe benefits employees should be rewarded by a fair personal growth scheme. Suitable training programmes should be offered to ensure career development of employees. If the organization encourages healthy workplace then the stress will be controlled and job performance will be high.

2.5.2   WLB and turnover intentions

Turnover intention is shown in a person's attitude that he has the motive to quit. The Cambridge Dictionary defines Turnover in relation to HR as, 'the rate at which employees leave a company and are replaced by new employees.' Bigliardi *et al.* (2005) defines intention to leave as individuals' perceived likelihood that they will be staying or leaving the employer organization.

The issue of employees' turnover intention is undoubtedly a very important one. Organizations around the globe are trying to put measures in place to address its occurrence. The review of the existing literature suggests that researchers are making efforts to find out the connection between employees' attitude with job outcomes. Previous research attributed job satisfaction as the main issue that related to the job performance and turnover (Shore & Martin, 1989). It is believed that work life plans support and encourage the employees to have satisfaction and show commitment on the job. Their commitment improves productivity and ultimately reduces the chances of turnover. Such attitude discourages the unethical business practices and ensures retention (Lockwood, 2003).

Mordi *et al.* (2013) study managers' perspective of WLB in Nigeria and suggested that managers must shift from the concept that employees are assets and therefore they can exploit them with minute consideration to their personal lives. Obviously, this style of organization has created a situation whereby employees hop from bank to bank for higher remuneration and other compensations for their lives (Mordi *et al.*, 2013). The trends of labour market have changed and employees are getting stronger and could choose to give up their jobs. The employers are becoming aware of the costs of increasing rate of staff turnover. This situation compelled the organizations to adopt the family-friendly working arrangements. The businesses realize that through WLB plans can bring harmony among the staff to adjust their work and non-work commitments. This was a way of reducing staff turnover by improving productivity, since staff exercises more control over their work schedule and family commitments (Humphreys *et al.*, 2000).

According to Firth *et al.* (2004) most a time when the employees are not satisfied with their jobs, their commitment level is low and feelings of stress are high, they entertain feelings of quitting the job. Meanwhile, if managers appreciate the importance of the WLB issues and understand their impact on organizations, they tend to gain control over the issues of stressful staff. Some authors state that job stressors, including the job ambiguity and role overload, are factors that can be tackled. In their view these factors mostly promote the psychological state of mind in which the worker wishes to leave the present job which is referred to as intention to leave. Firth *et al.* (2004) present a model of supervisor support that can decrease the chances of developing such a state of mind. Such support on the contrary improves job satisfaction and commitment of employees to the organization. Managers cannot increase job satisfaction unless they motivate their employees, extrinsically and intrinsically, by way of continuous monitoring. Such motivated employees will not entertain any intentions to leave the present job and consequently reduce turnover hence saving the organization from huge expenditures of replacement of employees that involve recruitment, selection and training new staff (Firth *et al.*, 2004).

Yasbek (2004) conducts a research at Westpac Banking Corporation to study their WLB policies and observes a number of advantages of WLB. These advantages include augmented employees' morale and productivity. It was observed that Westpac experienced reduced costs of absenteeism, minimum sick leave and turnover; in contrast an improved customer service was observed. All the above mentioned benefits were derived through WLB plans (Yasbek, 2004).

Another important issue is the cost of turnover. It is very expensive when an organization loses skilled and experienced workers. In the view of Hill *et al.* (2003) skilled and experienced workers can be retained by providing them with more autonomy at the workplace (Hill *et al.*, 2003).

Rahman and Rahman (2013) study the employees' perception towards effective training programme of employees in commercial banks and found out that lack of training programmes also discourage workers and they fail to fulfill job expectations and ultimately leave their jobs. They look for a workplace where employees' career development is encouraged (Rahman & Rahman, 2013).

Employees' turnover intention negatively affects the business. When employees have in mind to quit their present jobs, it makes it difficult for them to help businesses achieve their goals. A lot of researchers have developed interest to find out the reasons behind turnover intentions (Benjamin, 2012).

For an employee to think and consider quitting a current organization he/she may have several reasons. In the light of their research Lee and Bruvold (2003) suggest that employees' satisfaction with their present job and commitment to organization largely depends on the employer who encourages and invests in the development of employees' skills and helps raise their competency level. This can reduce the turnover intentions among employees. In the absence of prospects for career development of employees retention becomes a challenge. It is therefore suggested by many researchers that any company who wishes to retain its human assets has to reinforce and invest their career development (Keeton *et al.*, 2007; Benjamin, 2012; Mordi *et al.*, 2013).

Moreover, there have to be opportunities for promotion within the organization, training and skill development to ensure career development. Such opportunities can increase the chances of employability in the contemporary market (Rahman & Iqbal, 2013) Some authors have also indicated internal skills and capacity can be built through peer coaching. Supervisors can play a role of coach and mentor and improve support to WLB plans (Britton, 2013).

In the same vein, Bøyum (2012) declare that if support is given by supervisors for career development and success then the turnover intentions reduce and effectiveness and commitment of employees is also improved. Others call such support a constructive Human Resource Development environment of organizations that serves as a mechanism to retain employees (Benjamin, 2012).

The model tested by Chen *et al.* (2010) present confirmation that role conflicts, role ambiguity, and role overload undeniably have positive impacts on job stress. Employees who entertain job stress are likely to consider quitting their jobs. On the other hand, employees who perceive equality of rewards are less likely to have such thinking (Chen *et al.*, 2010; Bøyum, 2012).

Naturally, employees perceive that their job impacts more on their personal life than their life impacting on their job (Simard, 2011). This impact creates a conflict between their work and life and their performance is negatively affected. Resultantly, the rate of absenteeism and turnover intentions increases. On the other hand the depression reduces their physical health (Jones *et al.*, 2013).

The results of a study conducted by Rainayee (2013) expresses that turnover intention also increases when employees have opportunities available so that they can switch jobs. Moreover, stress related to their jobs also makes them think that way. They suggest that the jobs of such employees can be improved creating better working conditions (Rainayee, 2013).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   Research Design

Keeping in mind the views of Robson (2002), the researcher conducts an exploratory research. The aim of such an attempt was to find out what is happening in the field, especially in an environment where the concept is not well understood. By way of asking questions the researcher developed new insight and evaluated the phenomenon. This was a way to generate new ideas. Moreover, the study was aimed to collect quantitative data for descriptive analysis by portraying a precise profile of participants and the aspects on which the collection of information was necessary. In addition, the research was designed to seek explanation of a situation or problem, so that certain aspects relating to the WLB can be researched and explained and their relationship maybe identified. It was all done to find the answers to the objective questions.

3.2   Population and Sampling

One of the crucial aspects of research is to consider the population and make a careful choice of sample. The choice of sample size is influenced by certain factors including confidence level needed in the data, margin of error that can be tolerated, types of analyses to be embarked on, size of the sample population and distribution and obviously the review of existing literature. That makes the work reliable, valid and free from any biases (Saunders *et al.*, 2011). For the purpose of this research the case study the intended population was the employees of UBA.

Since the population of the employees as mentioned by all the managers was only 158, the researcher decided to consider the entire population of employees of UBA in the 8 branches of Nasarawa Region. The reason for such a decision was to increase the rate of reliability. Moreover, even if some questionnaires were lost there was a greater possibility to get a significant number of filled questionnaires back from the respondents.

Table 3.1: Number of Respondents with their Job Titles

Job Title of Respondents	Number of Respondents
Managers	15
Non-Managers	25
Clerks	12
Tellers	36
Others	12
Total Responses	100

(Source: Field Survey, 2018)

3.3   Methods of Data Collection

Fundamentally, the key tool to measure the set parameters of the study was questionnaires. In addition, personal interviews were organized with the Regional Manager and four (4) other Branch Managers. The questionnaires were printed according to the numbers provided by the various branch managers. An exact number of 100 questionnaires were retrieved from the respondents, which gave the researcher a confidence level of 90% with 5% margin error. The respondents of the questionnaires include managers, clerks, tellers and other non-management staff.

Both primary and secondary sources were used to obtain the information required for the study.

Primary data

Primary data is collected by the researcher through the field study. In this regard the key tool was the questionnaire that was designed to gather information from all the 10 branches of UBA in the Ashanti Region. All the employees were served with questionnaires. Closed-ended questions were designed for the purpose of easy analysis. Additionally, the Regional Manager of UBA and 3 other branch managers were interviewed. The purpose of interview was to also reduce the chances of any ambiguity and doubtfulness. It helps answer the questions that might be raised from the responses that the employees gave.

Secondary data

The web site and other information available about UBA were used as secondary data for other purposes. Furthermore, journals, reports, periodicals, published and unpublished works were also considered for the study.

3.4   Data Analysis

As ethics demand, permission to conduct research was sought from the organization and all the branches were served with letters. The data was collected through questionnaires and interviews. All the responses were coded in the first place to arrive at a statistical decision. Microsoft Excel 2007 was used to enter all the questions and codes. Then, the data was transferred into the SPSS version 20 for further analysis. Though, the focus of the study was to look at the general well being of the employees, yet for a better

understanding of the results, factors such as permanent and contract staff and male and female staff were put into consideration to see if there were some form of correlations. After obtaining the results from SPSS, these results were rearranged in the Excel to give it a desired shape, and finally brought back to Microsoft Word. Graph pad Prism version 5 was also used to draw a few graphs.

DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

This chapter presents and discusses the data that was collected from the field. The presentation and discussion is divided into sub headings for easy understanding and discussion.

4.2.1 Demographic Factors of Respondents

This sections aims to discuss the various demographic factors of the respondents who took part in the study. The total number of employees who participated in the project, as mentioned above, was 100. In Table 4.1 the researcher has described the factors that are important to make the analysis. These factors include the age, marital status, number of children, education and the job titles of the employees.

Table 4.1: Socio-demographic characteristics of respondents

Parameter	Female 37(37.0%)	Male 63(63.0%)	Total 100(100%)
Age			
20-25	8(21.6)	5(7.9)	13(13.0)
26-30	12(32.4)	15(23.8)	27(27.0)
31-35	12(32.4)	23(36.5)	35(35.0)
36-40	4(10.8)	14(22.2)	18(18.0)
41-45	0(0.0)	4(6.4)	4(4.0)
51-55	1(2.7)	2(3.2)	3(3.0)
Marital Status			
Single	21(56.8)	24(38.1)	45(45.0)
Married	16(43.2)	39(61.9)	55(55.0)
Spouse Employment			
Yes	15(40.5)	35(55.6)	50(50.0)
No	1(2.7)	4(6.4)	5(5.0)
Children			
Yes	10(27.0)	31(49.2)	41(41.0)
No	27(73.0)	32(50.8)	59(59.0)
Educational Background			
Graduate	24(64.9)	39(61.9)	63(63.0)
Post Graduate	9(24.3)	21(33.3)	30(30.0)
Others	1(2.7)	2(3.2)	3(3.0)
Job Designation			
Teller	19(51.4)	17(27.0)	36(36.0)
Clark	1(2.7)	11(17.5)	12(12.0)
Manager	4(10.8)	11(17.5)	15(15.0)
Others	6(16.2)	19(30.2)	25(25.0)
Employment Type			
Part time	4(10.8)	3(4.8)	7(7.0)
Full time	30(81.1)	60(95.2)	90(90.0)
Employee Status			
Contract	16(43.2)	28(44.4)	44(44.0)
Permanent	18(48.7)	35(55.6)	53(53.0)

Data is presented as figure with corresponding percentage in parenthesis. (**Source**: Field Survey, 2018)

Out of a total number of 100 respondents, 37% were female and 63% were male. Most of the female employees were within the age group of 20-35, whiles the male respondents were between the age ranges of 26-40. The least number of people fell into the age range of 51-55 who are at the verge of their retirement. It is significant to mention here that during the conversation, one of the branch managers told the researcher that the younger generation of employees really face more challenges as compared to those who are about to retire. This is in line with those researchers who explained that the young employees expect more of WLB culture and want their employers to realize that they also have a life in addition to their jobs. The younger generation of employees are not prepared to work the way their elders did. They want to have a say in the set up of the organization and want control (Byrne, 2005; Bird, 2006).

Marital status is one of the important features when the issues of WLB are discussed. As is demonstrated in Table 4.1, among the respondents married and single constituted 55% and 45% respectively. Among the married employees, females were only 16% as compared to 39% of their male counterparts. A total number of 41% have children. Among them female are only 10% as against 31% male. WLB needs vary among the single and married groups of people. A married person has obviously some additional responsibilities to discharge. Moreover, workers with children have the responsibilities of childcare as well.

Another important issue is the situation whereby the employee's spouse also has a job. It is a situation that is likely to affect the WLB of the employees. The researcher found that 41% of employees said that their spouses were also working. Out of this 10% were

44

females and 31% males. This shows that out of 55% married employees it is only 14% whose spouses don't work.

With regards to the educational background, it was found that 63% of the respondents were graduate out of which 24% were females and 39% were males. Meanwhile, the total number of post-graduate respondents were 30% with 9% and 21% consisting females and males respectively. Those who have vocational or technical education comprised a significantly low group with a percentage of 3%. With regards to education, an employee may want to pursue his career and self-development.

The respondents were given an option to indicate their job designation. It was found in the results that 36% of those who took part in the project were tellers, 19% of which are females and 17% males. Similarly, 12% were clerks out of which only 1% were females while the remaining of 11% were males. Managers who took part in the study were 15% of which female and male comprised 4% and 11% respectively. This number includes the sales managers, operation managers and marketing managers. A total number of 25% indicated that they play other roles in the bank. Among them 6% were females and 19% were males. Majority of the employees, with a significant percentage of 90%, were full time workers. On the other hand the number of part time workers was insignificant with a total of 7%. All the employees, including agency staff, are supposed to work full time with the exception of some situations where the employee is allowed to benefit from some kind of part time flexibility. It only happens in the case of permanent staff. In the case of agency staff if there is any change in their family situation that demands flexibility, it is not offered to them. In most cases the agency replaces the staff members.

Another very interesting feature was the ratio of contract and permanent staff at the UBA. It was found out that the percentage of permanent staff is 53% as against the 44% contract staff. Out of 44% total contract staff, 16% were females and 28% were males. The permanent staff consists 18% females and 35% males. This was one of the important facts that emerged during the interview with all the four (4) branch managers. The managers testified to the fact that in recent times, the UBA has been employing more contract staff through employment agencies. This, according to one of the managers interviewed, has led to a low sense of belongingness among the contract workers.

It is worthy to note here that demographic characteristics are essentially important in the process of designing WLB programmes because a company cannot have one way to treat all the employees with variant needs. The critical fact as explained by Bird (2006) is that WLB is more an individual issue that influences the organization. It is therefore not enough to design WLB policies in isolation without having any consideration of the peculiar situation of the individual. The next section of this chapter looks at the WLB policies and practices available at UBA. It will also examine employees awareness and usage of the WLB policies in the organization.

4.2   Data Analysis and Results

4.2.1 Work Life Balance Policies and Practices

The discussion of demographic characteristics now bring to the fore the issue of WLB policies and practices. A section of the questionnaire was dedicated to discover the WLB policies and practices of the UBA. A number of policies as shown in the table were listed for the respondents to indicate if these policies existed and were practiced in their

organization. The responses of contract and permanent staff are shown in tables separately. In the following table the views of both contract and permanent staff are put together.

In the light of respondents' views, 51% indicated that job sharing was not practiced at all while 35% thought that it was in practice. 39% employees said that flexible working hours were available to employees. Accordingly, 61%, 26% and 50% respondents respectively said that compressed working hours, annualized working hours and term time were not practiced at all. Working from home was not available in the view of 65% responses. A number of 57% pointed out that study leave was not practiced at all while 27% opined it was often practiced. Parental leave and paternity leave were not available in the view of 45% and 63% respectively. 51% of respondents negated the existence of career break. A majority of 72% confirmed the availability of casual leave and 42% said it was used very often. 62% of the respondents said that bereavement policy was available while 43% said it was often used. Similarly, self-rostering was not provided by the organization as 70% responses were in the negative. About the counseling service 46% were of the view that it was not made available by the organization. With regards to the policy of relocation 44% said it was not provided while in the opinions of 27% it was available and only 73% said it was not used at all.

Table 4.2: Work-Life Balance Policies and Practices and their Usage

Parameter	Contract			Permanent			Contract			Permanent		
	Uncertain	Available Not	Available	Uncertain	Available Not	Available	Not at All	Some times	Often	Not at All	Some times	Often
	%	%	%	%	%	%	%	%	%	%	%	%
Job Sharing	13	17	18	1	34	17	17	17	7	27	2	29
Flexi-Time	13	13	22	8	28	17	8	17	17	25	14	19
Compressed Hours	11	27	11	8	34	9	18	10	13	28	13	18
Annualized Hours	18	9	20	15	17	21	9	9	23	23	9	29
Term Time	16	16	15	8	34	10	15	13	18	33	5	18
Working from Home	8	31	8	12	34	7	31	6	8	33	8	14
Study Leave	10	24	10	8	33	14	24	5	12	34	10	15
Parental Leave	13	13	21	9	32	13	24	12	12	26	18	9
Paternity Leave	14	21	14	4	42	5	30	3	8	43	8	8
Career Break	13	16	17	11	35	7	20	11	14	34	9	11
Casual Leave	8	5	33	7	8	39	13	11	18	13	20	24
Bereavement Leave	14	8	26	5	11	36	18	0	23	16	23	20
Provision of Carer's Room	10	29	9	10	36	6	31	8	8	39	6	8
Assistance with Child Care	17	24	7	7	35	10	25	14	6	33	8	14
Self-Rostering	11	29	9	5	41	5	29	3	11	46	9	3
Counselling Service	14	24	9	14	22	16	25	8	8	31	14	14
Relocation	16	16	16	13	28	11	29	9	6	44	6	6

As can be observed, employees have varied opinions about the policies discussed above. Such opinions raise baffling questions in the mind of the reader as to why such variation should exist. The research presumed the situation and tried to find answers to these questions through interviews. The Regional Manager and four (4) other Branch Managers were interviewed to find out answers to these questions.

The interviews with the managers revealed that Job sharing, flexi-time, compressed hours, annualized hours, term-time, work from home, bereavement leave, career's room, self-rostering and counseling services were not available in UBA.

According to the managers a career's room and gym are available for employees only in the headquarters of UBA at Karu, Nasarawa. In the Ashanti Region plans are being made to establish a gym and a place for other social activities. This will be constructed at one location for the benefit of employees when they close from work and at weekends. Similarly, an interest free loan is provided to employees on request for the education of their children.

It is worthy to mention here that the researcher was told by the managers that though UBA encourages employees to develop themselves and go for further studies if it is a full time course then an employee has to resign to pursue his/her personal ambitions.

With regards to the work practice of relocation it is available but with the condition that an employee who wishes to change his/her current location must have someone from the new location also wishing to come to his/her existing location. In this way it

is a practice of switching of location between two employees. If this possibility does not exist then one cannot possibly relocate.

4.2.2 WLB Awareness of Policies and Practices

In this section, the awareness of employees about WLB policies and practices is presented in graphs. It is based on the responses that were collected from the employees. The researcher has also discussed these results in the light of interviews conducted with Regional and Branch Managers.
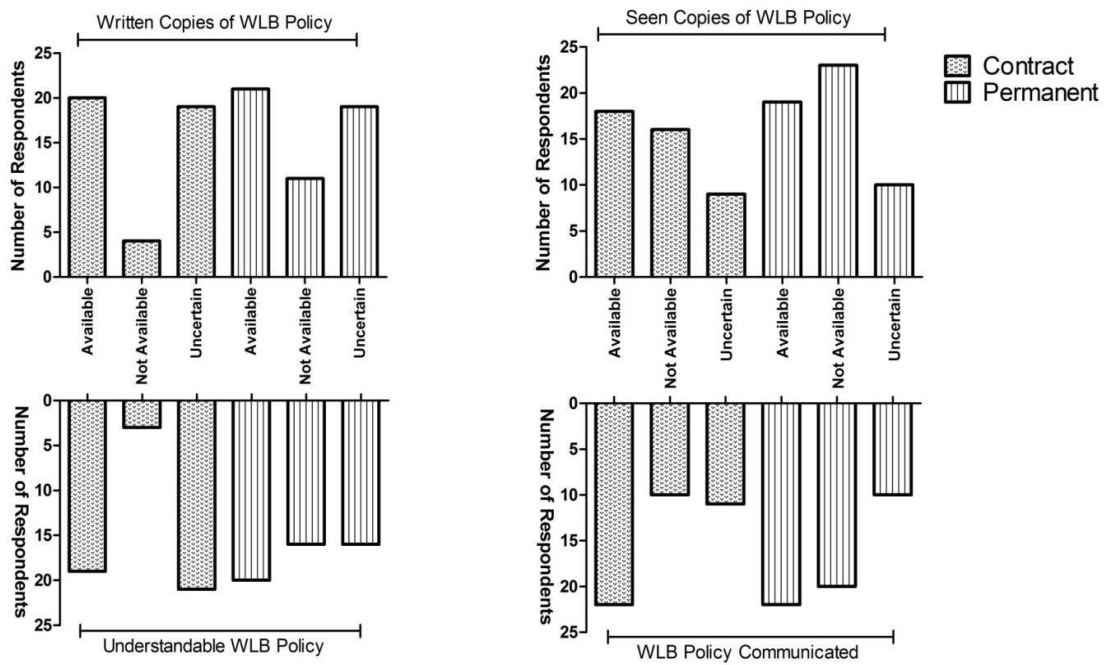

Figure 4.1: Work-Life Balance Awareness of Employees
(Source: Field Survey, 2018)

Interestingly, 41 of the employees, both permanent and contract indicated that they have been given the written copies of the WLB policy as against 15 who denied that they had received copies of such a policy. All the managers unanimously declared

that they had not seen any document titled 'work-life balance policies'. General policies exist and are communicated verbally and employees are aware of those norms and practices of UBA. Furthermore, employees are given the Employee Handbook that contains the terms and conditions of service. As indicated by respondents full time and part time working policies are practiced throughout the organization. But when the working hours are observed it is hard to find the distinction between full time and part time working hours.

Indications are that those respondents who stated that they had seen the written copies and it had been communicated to them probably did not want to underrate their organization. It could also be possible that they perceived the Employee Handbook to be the policy in question.

During the interview, the researcher requested one of the managers to find out from headquarters if any such policy existed. According to the headquarters, WLB was part of the Human Resource policy. The person on phone made mention of mandatory leave policy as WLB, which means that at UBA policy on statutory leave is seen as part of WLB policy of the organization. Meanwhile, policies on leave are just a fraction of WLB.

Several requests were made by the researcher to obtain a copy of the Human Resource policy or Employee Handbook, but unfortunately all such efforts were futile. According to one of the managers, the Human Resource department is in Nasarawa and operates centrally from there. The researcher was able to find some parts of human resource policies and Employee's Handbook on the internet.

4.2.3 Employees' Experience, Usage and Challenges with WLB

The mere presence of policies is not helpful unless they are being implemented and employees benefit from such policies. In this section, an attempt is made to study employees experience, usage and challenges faced by them in the course of WLB policies and practices. Table 4.3 presents the data collected from employees through questionnaires. It is being discussed in the context of interviews conducted for the Branch Managers.

Table 4.3: Employees' Experience, Usage and Challenges with Work-Life Balance Policies and Practices

Parameter	Strongly Disagree	Disagree	Uncertain	Agreed	Strongly Agree
	%				
organization employees:					
at all levels apply WLB policies equally	10	15	38	23	7
both male and female same access to WLB policies	7	10	29	29	14
both part time and full time are treated the same way	28	32	16	15	4
find it hard to take leave for family matters	26	33	27	13	1
put job ahead of family-life	10	29	23	32	3
are encouraged to use WLB policies	6	15	39	27	7
can involve family members in work celebrations	7	6	16	37	20
have social functions suitable for families	6	7	11	29	30
can combine career and family	10	20	24	25	11
can accommodate family related needs	9	24	33	27	3
can talk about family or personal life	12	13	31	28	8
turn down promotion or transfer for family issues	15	30	37	12	3
put work ahead of family to get noticed	10	17	25	23	14
are expected to take work home	34	22	18	9	9
put jobs before family matters	17	17	24	21	11
are expected to work more than 50 hours	11	18	28	19	13
find it difficult to use WLB policies	11	15	36	21	9
can easily to work out things with colleagues than management	4	11	21	30	19
have equal opportunity and anti-discrimination	14	7	19	22	23

Sources: Field Survey, 2018

To analyze the employees' experience, usage and challenges of WLB policies another section of questionnaire was dedicated. When asked about the usage of the WLB policies by a different level of management, 38% of the respondents were uncertain about it. On the other hand 30% agreed that equality prevails in the use of such policies. On the question of the experience of such policies by part time and full time employees, only 19% were in agreement while 32% disagreed and 28% even strongly disagreed.

This may be due to the fact that in the year 2013, a health screening exercise was organized by the headquarters of UBA. Employees were asked to report with empty stomachs that day. The information was circulated to all employees. When the team arrived employees present for screening did not include contract staff and there was a lot of hue and cry over this. According to managers, this was the first time that contract staff was excluded from such an exercise. Previously, they were all part of such exercises. One of the managers told the researcher that this complaint had been forwarded and hopefully it would be addressed. Since contract staff work with the bank, he said, they should have been part of the exercise.

A majority of 35% employees indicated that employees have to put their job ahead of their family matters. The 4 managers who were interviewed said generally this is true in the case of employees as often the situation demands employees to wrap up before they leave. In particular, all the managers confirmed that sometimes they even come to work at weekends to do the unfinished jobs. If they don't come at weekends then the unfinished work would be carried forward and this would be difficult to manage.

Though, employees and managers said are not expected to take work home but all the same they spend beyond the stipulated eight (8) hours a day work schedule. In the demographic characteristics 76% respondents indicated that they report between 7:00 to 7:30 am, while 39% respondents said they left office at 7:00 pm. This shows a work schedule of almost 12 hours. Another interesting finding was the time these employees spent in traffic while commuting from home to office and vice versa. It was found that 30% to 35% respondents spent 45-60 minutes in traffic while coming to office and vice versa. Practically, the total time spent leaving home and arriving back at home plus time spent at work amounts to more than 12 hours.

Again, 49% respondents pointed out that it was easy to work out things with their colleagues than to involve management. It was also discovered during the interviews that in the absence of certain policies, managers at their own level encourage the employees to sort out things in case there is a need to attend to personal needs. One of the mangers told the researcher that if the situation is tight and no option is available at their level then no arrangement can be made because managers are supposed to operate within rules and regulations.

59% respondents said they did not find it hard to take leave for family issues. According to the managers any time such a situation arises employees fall on their casual leave. In the event of one's casual leave being exhausted then internal arrangements could be made to enable the person address the issue. But if all of the above did not work, there was no way that a manager could do anything about it. Whatever the need may be the employee has to be present at job.

A total of 59% respondents indicated that the organization has social gatherings for the family, while 13% disagreed and 11% were uncertain. In this regards all the branch managers confirmed that a 'family day' is organized once a year for the employees at UBA. Employees bring their family members for the function. Those employees who disagreed or are uncertain probably see one gathering as insignificant.

32% of the respondents agreed that employees are expected to work more than 50 hours a week, while 29% disagreed and 28% are uncertain. As a matter of fact employees are not expected to work more than incumbent days and hours fixed for them. All the managers confirmed during their conversation with the researcher that though it is true that employees are not expected to work more than the fixed number of hours, that is, five (5) days a week and eight (8) hours a day, the situation always demands more than that. A few employees are able to leave within that time only once a while, but in actuality it is impossible for them to leave while the work is still there.

UBA has the intention, and the management encourages employees to always close early and finish the job before 5:00pm. The managers said when they close for the public at 4:30 pm it is very difficult for them to wind up everything within thirty (30) minutes. This is the reason why managers sometimes even leave at 8:30pm or 9:00pm. They say the intention alone does not work if the structure is not in place to realize this intention. One manager even said that if they apply for overtime then it affects their end of year bonus. So, the implication is that employees must work more than the expected number of hours.

4.2.4 Relationship between WLB and Turnover Intentions

Here, in this section the turnover intentions of the employees are discussed. It is also based on the information gathered through the responses received from employees. Table 4.4 below presents the data. In the table the permanent and contract staff are shown separately, while in the discussion below sometimes they are put together. Similarly, those who agree and strongly agree are also put together to minimize the length of discussions.

Table 4.4: Relationship between Work-life Balance and Turnover Intentions

Parameter	Contract					Permanent				
	Disagree Strongly	Disagree	Uncertain	Agreed	Agreed Strongly	Disagree Strongly	Disagree	Uncertain	Agreed	Agreed Strongly
	%	%	%	%	%	%	%	%	%	%
I feel stressed at work	2	3	18	15	6	6	7	10	24	7
I am Apathetic about my job	3	10	21	8	3	10	8	21	12	3
My Job doesn't excite me anymore	7	23	10	2	2	10	12	16	14	4
I feel frustrated at work	4	22	12	5	2	11	15	18	9	2
I wish people would leave me alone	11	21	8	4	1	15	21	16	3	0
I communicate in a hostile manner at work	12	26	4	2	1	22	21	10	1	1
I feel alienated at work	12	23	8	2	1	22	23	10	0	0
I feel sick to my stomach	12	26	6	1	1	14	28	12	1	0
I am bored with my job	11	23	9	2	0	17	16	15	7	0
I feel ill at work	14	25	5	1	0	21	23	9	1	0
I am tired of my colleagues at work	13	29	3	0	0	21	28	5	1	0
I have problems concentrating at work	10	27	4	2	1	23	25	5	3	0
My colleagues make me sick	12	29	4	0	0	23	26	5	1	0
I am weary with all my job responsibilities	11	24	9	2	0	21	19	7	6	0
I dread going to work	9	27	10	0	0	20	26	9	1	0
I avoid communicating with my colleagues	12	29	3	1	0	29	21	4	1	0
I dislike going to my job	14	25	6	0	0	26	19	9	0	0

Source: Field Survey, 2018

Another section of the questionnaire was designed to determine the relationship between WLB and turnover intentions. This was one of the important aspects of the study.

The answers that came up from the respondents are shown in table 4.4 above. According to the data collected, 52% respondents said they feel stressed at work. It is largely due to the work schedule and pressure as has been observed in the above. The researcher asked all the managers if their work was stressful. They all confirmed that their work exerts a lot of stress on them. One manager said, 'it is very much stressful". Another manager even showed the researcher a blood pressure measuring machine that was provided by the UBA to keep track of the employees' blood pressure. With the exception of the above mentioned question, the majority of respondents either disagreed or were uncertain about the rest of the questions in this section.

Two sets of questions were also asked in this section to estimate employees' intentions to leave the organization. The first section was intended to see if employees wanted to leave the organization because of WLB policies and practices. The graphical representation in the figures 4.3 shows the results of such intentions. 38.3% of the respondents were not definite about their leaving the organization. On the other hand 30.8 were definite about leaving this organization. Surprisingly in both questions 38.3% and 37.2% decided to remain neutral. A majority of respondents indicated that they were uncertain about anything.

One of the employees told the researcher that most employees who wanted to leave might not show their intention. Looking at the question of probability of leaving the organization the number of respondents rose to 39.3%, while in the same question 37.2%

were uncertain. In this context it can be assumed that there are many people who want to leave. A manager told me confidentially, 'If one gets a better chance somewhere, why not leave the organization'. All the managers that were interviewed had served Barclays for over 30 years and would not wish to leave at this juncture. All of them were reluctant to associate this turnover intention with the WLB practices. Their argument was that if an employee left this organization, probably, he/she was going to meet the same stress somewhere else. One manager said that he personally knew some people who joined other banks and regretted afterwards.
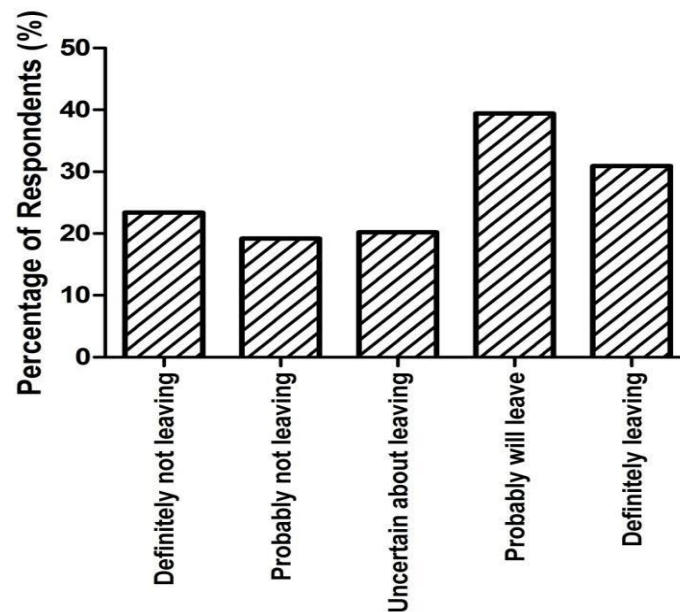

Figure 4.2: Turnover Intentions (Source: Author's own construct)

It is obvious from the statistics above that stress and work overload are there in the organization. As it was discussed in the literature review with reference to Firth *et al.* (2004) job stress and role overload create a state of mind in which an employee wants to

leave his/ her present job. It may be true in the current state of affairs at UBA, as we can estimate from the information gathered from respondents' views.

Another set of five (5) questions was put in front of employees to find out if they planned to stay or leave the organization. Here too interesting statistics came up.
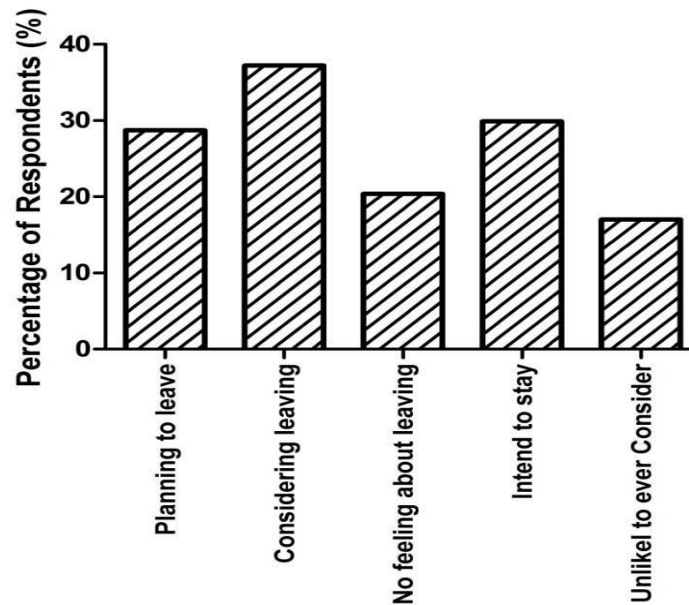

Figure 4.3: Turnover Intentions (Source: Author's own construct)

On the straight forward question whether they were planning to leave, 42.6% indicated that they were neutral. Meanwhile, 37.2% indicated that they were seriously considering leaving the UBA. Here 36.2% decided to remain neutral, leaving 26.6% in disagreement. These figures tell a story of the state of mind that is being developed among the young generation of employees, who feel frustrated. Our statistics show that majority of employees fall within the age range of 26-35.

49.5% of the respondents decided to remain neutral or hide their feelings about leaving in future. The respondents who intended to stay with UBA were 29.8%, while 39.3% did not intend to stay with UBA. Here again 30.9% were neutral. When these figures are juxtaposed, they tell an interesting story that the element of dissatisfaction is there among the employees and the intentions to leave are high. They are looking for better opportunities somewhere.

The researcher put the same question of turnover on the table of managers. They were all of the view that if you decided to leave this organization you might not find better conditions in the next job. The stress is everywhere. One manager said, *"It is better to stay with the devil you know than the angel you don't know."* He said that there were people who left and wished they could come back.

All the 4 branch managers said that the agency staff had always been contracted for two (2) years, after which their contract was not renewed. In their case they had to leave. But other staff might have the intention to leave but the prevailing situation of labour market was so volatile that they would find it difficult to leave. The managers who were interviewed could not attest to the situation whereby employees left because they had better WLB somewhere else. In their view it might be because of remuneration and other benefits. This confirms what Mordi *et al.* (2013) mentioned in their work. They said that the employees hop from bank to bank in search of better remuneration and other benefits.

The branch managers were very particular about the issue of contract staff. In their view the employees working on contract do not feel they belong to the UBA. As is said earlier their contract expires in a period of two (2) years which is not renewable. When they

leave and new employees are substituted then another round of training starts. It takes time before these employees get accustomed to the work environment. The performance is always a challenge.

The researcher asked the managers about the cost of turnover. They responded by saying that UBA might have done some kind of cost-benefit analysis, since they carry on with their practice of hiring contract staff and do not bother to make them permanent.

This does not mean that WLB is not a consideration. All the mangers were of the view that the intention to create and provide better conditions is there, but the structures are not in place to enforce it. The external pressure is making lives difficult.

4.2.5 WLB and Job Performance

This section deals with job performance of employees is presented. A few questions were posed to employees to study if WLB was affecting their job performance. The responses of employees are presented in Table 4.5 below. Here, again they are divided into contract and permanent staff, while in the discussion they are sometimes merged for easy analysis.

Table 4.5: Work-Life Balance and Job Performance

Parameter	Contract					Permanent				
	Disagree strongly	Disagree	Uncertain	Agreed	Agree strongly	Disagree strongly	Disagree	Uncertain	Agreed	Agree strongly
	%	%	%	%	%	%	%	%	%	%
Job performance is high	1	1	2	27	15	2	1	4	24	23
Achieve all targets and meet deadlines	3	3	3	27	9	2	9	4	34	5
Less likely to be absent from work	6	4	5	23	8	4	5	3	28	13
Job energizes me for personal activities	3	15	12	14	0	8	21	12	12	3
Job makes personal life difficult	4	8	13	19	2	6	13	9	21	3
Work suffers because of personal life	9	22	10	3	1	21	24	3	7	1
Neglect personal needs because of work	3	15	9	14	4	12	19	10	10	4
Miss personal activities because of work	4	3	13	21	5	8	10	7	25	4
Personal life suffers because of work	3	15	8	13	8	8	18	9	16	2
Personal life on hold because of work	3	6	8	23	6	5	12	10	19	8
Personal life drains my energy for work	11	15	13	5	1	14	29	2	5	3
Juggle between work and home life	4	16	14	9	2	12	16	13	10	2
Personal life energizes me to work	3	8	13	20	3	5	8	13	21	7
Time for work and personal activities is okay	7	17	9	13	1	10	22	9	8	3
Good mood because of WLB	3	11	15	14	3	5	11	23	10	4
Keep thinking about family and kids	10	12	12	13	0	6	20	13	14	1
Can't get time for my kids	7	14	10	7	7	7	18	12	14	5
If employees have good WLB the organisation will be successful	2	1	3	10	30	3	2	1	16	31

Source: Field Survey, 2018

There are several factors that can determine the performance of an employee. This study was also aimed to look at the effect of WLB on job performance. A section of the questionnaire was designed to measure this aspect. There were variations in views but if the answers are put together into context the meanings can be read.

The first question in this section was posed to the respondents to indicate their commitment and performance level at work. 89% respondents rated themselves as high performers. The next question was asked if the employees were able to meet their targets and deadlines. Here, 75% agreed that they always meet their targets and deadlines. It can be seen that the percentage went down when the first question was posed in a different mode. Anyway, it is also confirmed by the managers that most a time employees are able to meet their targets, because their survival depends on it.

A number of 45% respondents claim that their job makes their personal life difficult. This is confirmed by the situation whereby a majority of them reach home very late. A manager told the researcher that it so happened that for many days he left home very early and reached home very late and always met his children sleeping. Another manager said, 'I have completely lost my social life.' One of them also sighed; 'I have cut down my social life to the barest minimum.'

The above mentioned response can also be judged with reference to another question which demanded if their job suffered because of personal life. Here, 76% respondents said that their job did not suffer because of personal life. It means the employees are rather sacrificing their personal/social life for the sake of work. 55% respondents also said that they miss personal activities because of work, while 56% said that they always put

personal life on hold because of work. Moreover, 56% of the respondents said that the time allocation for their work and personal life is not right at all. The situation is such that if the organization is able to achieve its targets and maintain its position in the market then it is because of these employees who are the core of the business. Among these employees 87% said that if they have good work life balance then the organization can be more successful.

One of the managers told the researcher that due to the stress of work load on this younger generation of employees may have negative effects on their lives in the long run. Though the routine work is going on, as a matter of fact, the performance could be better if something were be done about this issue of WLB.

Since UBA is hiring the services of agency staff, the performance has become a problem. One of the managers explained to the researcher that they always have challenges training them when they are brought into the establishment. It takes time for them to learn the work and acclimatize to the bank environment. When these employees get used to the work, their contract expires and they leave the bank. Their contract is not renewable. The top level administration of UBA might know the challenges associated with this practice, but it still continues. As was explained earlier it might be a ploy to avoid certain mandatory obligations due to permanent staff from the organization (UBA), such as leave with pay, end of service benefits and others. Contract labour can be exploited avoiding such encumbrances.

Managers who were interviewed, categorically mentioned that the contract employees do not show maximum level of performance and often loaf at work. They

do not feel they belong to the organization; they don't see hope for their career progression; hence, they exhibit low level of commitment. This, according to managers, was the main causative factor for the low performance of contract staff. This situation at UBA confirms the work of some authors discussed in the literature review (Lee and Bruvold, 2003; Keeton *et al.*, 2007; Benjamin, 2012; Mordi *et al.*, 2013). In their view, development of employees' skills and career progression results in job satisfaction and improved level of performance. It further reduces the chances of employees' intentions to leave their present jobs. The organizations must be encouraged to invest in the career development of the employees to ensure their commitment.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

Based on the research question raised by the researcher in Chapter One of the study, the summary of the findings is presented in the following:

First of all the study was aimed to find out if the UBA has WLB policies and practices in place. The findings of the study show that the policies and practices do not exist in a document format titled "WLB Policies and Practices". All the same certain policies and practices, such as mandatory leave, casual leave and restricted flexibility for nursing mothers who is a permanent staff, have been captured in the general policy document and the Employee's Handbook.

With regards to the awareness of the WLB policies, it is worthy to note that as was mentioned in Chapter One and Chapter Two the concept of WLB is now taking its roots slowly in this part of the world. The employees as well as managers showed very little evidence of their awareness. Questionnaires and interviews show that their total understanding of the concept is about leave system and health and safety. Meanwhile, some aspects of the WLB as observed in the results shown in Chapter Four are practiced by the employees, such as casual leave, study leave and flexible time for nursing mothers. Even though, according to 7% employees, the part time policy was available, 57% of the respondents indicated that part time was not available and 46% said it was not practiced at all. Now it all depends on the awareness and usage of the policy.

Employees go through a lot of challenges if they want to benefit from few WLB policies that are put in place. A permanent female employee has a little flexibility to close early and come late, while a contract female employee has to lose her job if she gives birth. An employee who wishes to embark on further studies has to combine work and study without any interference or has to resign to pursue his/her ambitions. The pressure of the work does not allow the employees to enjoy one hour lunch break. Employees keep hunting for customers even during weekends, while branch managers most a times come to their office to complete unfinished jobs. This makes it difficult to achieve acceptable balance in their work and life.

It can be confidently said that the situation at the workplace does not allow employees to have an acceptable balance between their work and life. Practically, employees' life is tilted towards their work, since they are fighting to survive in a labour market where the number of jobs are much less than the labour available.

Among the employees, 52% indicated that they are stressed at work while 56% said that they put personal life on hold because of work. This situation, together with the long working hours, creates a state of mind in which employee are not satisfied and cannot perform to their maximum. Meanwhile, according to branch managers 46% of the contract employees do not exhibit high level of performance at work. Again, 56% of the employees said that their personal life was always on hold, while 87% employees said that the organization could be more successful if they had a balance between their life and work.

Moreover, employees' intentions to leave their current jobs are there. A total number of 52% of the respondents (31.7% male, 20.6% female) indicated that they were planning to leave, while 66.4% respondents (42.9% male, 23.5% female) were seriously considering leaving. Again, 72.3% of respondents (42.9% male, 29.4% female) declared they would probably leave their present job, while 59.6% (30.2% male, 29.4% female) respondents said they were definitely leaving the organization. Interestingly, 63.9% (28.6% male, 35.3% female) respondents intended to stay with the organization.

These intentions to leave are partly due to the fact that employees are under the stress of workload. Their jobs are demanding and their remunerations are, according to managers, not matching with the time they sacrifice for the work. Employees are losing their social networks and keep postponing their personal needs for the sake of work.

5.2   Conclusion

At this point, it can be concluded from the research findings that many policies related to WLB do not exist in the UBA. Most employees are not aware of the concept of WLB and the policies and practices. The few policies that are available are practiced in a very restricted manner and not practiced equally by all levels of management. Employees go through a lot of challenges in the discharge of their jobs and find it hard to combine career and family. The factors that drive an employee to entertain feelings of quitting his/her current job are present there. These elements indicate that either they are planning to or will leave the job. In this state of mind the performance level goes down.

No organization or enterprise is established with failure as an intentional option. Also there is no organization that is solely run by robots. If it is true that the human resource is

70

the core of the success of any organization it is only logical that the interest and wellbeing of this core resource must be adequately and appropriately taken care of the survival of the organization and this human resource are interdependent.

5.3   Recommendations

UBA is a reputable bank that has earned a lot of respect in Nigeria. People see it as prestigious to work with the bank and customers also hold it in high esteem. In the growing economic competition UBA should also be able to think outside the box.

As the study revealed, there was no written policy on WLB. It is therefore recommended that UBA should come out with WLB policies and practices. These policies and practices should be communicated to the employees throughout the organization. Anytime new staff is employed they are bound to attend mandatory training. WLB policies should be made part of such orientations.

The pressure of persistently looking for customers even at weekends to meet the targets, putting personal needs on hold as indicated by 56% of respondents and entertaining dissatisfaction about the time allocation for job and work are all challenges that employees face. 52% expressed their view that they were always stressed out. In this regard, the management has to keep track of the challenges faced by the individual employees in the course of balancing their work and life. It is not possible to achieve that balance without a deliberate effort on the part of the organization. So this responsibility rests on the HR professionals at UBA to put in place such mechanisms that will facilitate WLB. It will help them stay competitive by retaining the skilled labour at their advantage.

Moreover, UBA will accomplish its vision and mission of making life easy for its employees.

As found in the study the situation whereby 66.4% employees were seriously considering leaving UBA, 72.3% employees declared the probability of leaving, and 59.6% were definitely leaving, constitute factors that compel UBA to ponder over the situation. WLB policies, such as, part time, flexible working hours, career progression, room for career, assistance with childcare and relocation facilities are some of the policies that can be considered to cushion the employees to achieve an acceptable balance between their work and personal life. They can then devote their maximum best to boost the job performance. They will be reluctant to leave or entertain such feelings if they are satisfied. UBA will be able to save the costs attached to turnover and retain skilled staff.

REFERENCES

Afram P.D. (2011) An evaluation of the competitive strategies in the banking industry in Ghana. A case study of Barclays bank of Ghana ltd. MBA, Kwame Nkrumah University of Science and Technology.

Ansari S.A. (2011) Gender difference: Work and family conflicts and family-work conflicts. *Pakistan Business Review* 13(2), 315-331.

Aryee S., Tan H.H. and Srinivas E.S. (2005) Rhythms of life: Antecedents and outcomes of work-family balance in employed parents. *Journal of Applied Psychology* 90(1), 132-146.

Balogun A.G. and Olowodunoye S.A. (2012) Psychological factors as predictors of turnover intention among employees of post-consolidation banks in Nigeria. *European Scientific Journal* 8(20).

Barclays Bank of Ghana Limited website [available at: http://www.barclays.com/africa/ghana/branch_loc.htm accessed in August 2013]

Barkhuizen N. and Rothmann S. (2008) Occupational stress of academic staff in South African higher education institutions. *South African Journal of Psychology* 38(2), 321-336.

Beauregard T.A. and Henry L.C. (2009) Making the link between work-life balance practices and organizational performance. *Human Resource Management Review* 19(1), 9-22.

Benjamin A. (2012) Human resource development climate as a predictor of citizenship behaviour and voluntary turnover intentions in the banking sector. *International Business Research* 5(1), p110.

Bigliardi B., Petroni A. and Dormio A.I. (2005) Organizational socialization, career aspirations and turnover intentions among design engineers. *Leadership & organization development journal* 26(6), 424-441.

Bird J. (2006) Work life balance: Doing it right and avoiding the pitfalls. *Employment Relations Today* 33(3), 21-30.

Birnbaum H.G., Kessler R.C., Lowe S.W., Secnik K., Greenberg P.E., Leong S.A. and Swensen A.R. (2005) Costs of attention deficit-hyperactivity disorder (ADHD) in the US: Excess costs of persons with ADHD and their family members in 2000. *Current Medical Research and Opinion*® 21(2), 195-205.

Bøyum H. (2012) A better deal elsewhere? The role of organizational support for development in retaining employees, University of Oslo.

Britton J.J. (2013) *From one to many: Best practices for team and group coaching*. Ontario, Canada: John Wiley & Sons.

Byrne U. (2005) Work-life balance: Why are we talking about it at all? *Business Information Review* 22(1), 53-59.

Carlson D.S., Grzywacz J.G. and Zivnuska S. (2009) Is work-family balance more than conflict and enrichment? *Human Relations* 62(10), 1459-1486.

Carlson D.S., Kacmar K.M., Grzywacz J.G., Tepper B. and Whitten D. (2013) Work family balance and supervisor appraised citizenship behavior: The link of positive affect.

Chalofsky N. and Griffin M.G. (2005) Work-life programs and organizational culture: The essence of workplace community. *Online Submission*.

Chaudhry A.A., Malik M.I. and Ahmad I. (2011) Examining the relationship of work-life conflict and employee performance (a case from NADRA Pakistan). *International Journal of Business and Management* 6(10), 170-177.

Chen M.-F., Lin C.-P. and Lien G.-Y. (2010) Modeling job stress as a mediating role in predicting turnover intention. *The Service Industries Journal* 31(8), 1327-1345.

Clark S.C. (2001) Work cultures and work/family balance. *Journal of Vocational Behavior* 58(3), 348-365.

Dean H. (2007) Tipping the balance: The problematic nature of work-life balance in a low-income neighborhood. *Journal of Social Policy* 36(4), 519.

Dex S. and Smith C. (2002) *The nature and pattern of family-friendly employment policies in Britain*: The Policy Press.

Drew E.P., Redmond J. and Valiulis M. (2006) *Literature review on issues of work life balance, workplace culture and maternity/childcare issues*: Crisis Pregnancy Agency.

Firth L., Mellor D.J., Moore K.A. and Loquet C. (2004) How can managers reduce employee intention to quit? *Journal of managerial psychology* 19(2), 170-187.

Forsyth S. and Polzer-Debruyne A. (2007) The organizational pay offs for perceived work-life balance support. *Asia Pacific Journal of Human Resources* 45(1), 113123.

Greenblatt E. (2002) Work/life balance: Wisdom or whining. *Organizational Dynamics* 31(2), 177-193.

Greenhaus J.H. and Beutell N.J. (1985) Sources of conflict between work and family roles. *Academy of management review* 76-88.

Greenhaus J.H., Collins K.M. and Shaw J.D. (2003) The relation between work–family balance and quality of life. *Journal of Vocational Behavior* 63(3), 510-531.

Greenhaus J.H. and Powell G.N. (2006) When work and family are allies: A theory of work-family enrichment. *Academy of management review* 31(1), 72-92.

Gregory A. and Milner S. (2009) Editorial: Work-life balance: A matter of choice? *Gender, Work & Organization* 16(1), 1-13.

Grzywacz J.G., Almeida D.M. and McDonald D.A. (2002) Work–family spillover and daily reports of work and family stress in the adult labor force. *Family Relations* 51(1), 28-36.

Guest D.E. (2002) Perspectives on the study of work-life balance. *Social Science Information* 41(2), 255-279.

Gurney S. (2010) Gender, work-life balance and health amongst women and men in administrative, manual and technical jobs in a single organization: A qualitative study, University of Glasgow.

Hansen-Thompson R.C.A. (2007) Human resource management practices in the Ghanaian banking sector, The University of Nottingham.

Hayman J. (2005) Psychometric assessment of an instrument designed to measure work life balance. *Research and Practice in Human Resource Management* 13(1), 85-91.

Higgins C. (2007) Reducing work-life conflict: What works? What doesn't?, St. Francis Xavier University.

Hill E.J., Ferris M. and Märtinson V. (2003) Does it matter where you work? A comparison of how three work venues (traditional office, virtual office, and home office) influence aspects of work and personal/family life. *Journal of Vocational Behavior* 63(2), 220-241.

Hughes J. and Bozionelos N. (2007) Work-life balance as source of job dissatisfaction and withdrawal attitudes: An exploratory study on the views of male workers. *Personnel Review* 36(1), 145-154.

Humphreys P.C., Fleming S. and O'Donnell O. (2000) Balancing work and family life: The role of flexible working arrangements.

Islam M.N. (2006) A relational study on organizational commitment, career satisfaction, job involvement, job security, and job satisfaction in the context of social investment bank limited (SIBL).

Jones F., Burke R.J. and Westman M. (2013) *Work-life balance: A psychological perspective*: Psychology Press.

Kakkos N. and Trivellas P. (2011) Investigating the link between motivation, work stress and job performance. Evidence from the banking industry. *8th International Conference on Enterprise Systems, Accounting and Logistics*, 408-428.

Keeton K., Fenner D.E., Johnson T.R. and Hayward R.A. (2007) Predictors of physician career satisfaction, work-life balance, and burnout. *Obstetrics & Gynecology* 109(4), 949-955.

Khan M.T., Khan N.A. and Ahmed S. (2013) The nature and impact of human resource management (HRM) practices (a review). *Business and Management* 5(1).

Kirchmeyer C. (2000) Work-life initiatives: Greed or benevolence regarding workers' time? *Trends in organizational behavior* 779-94.

Kofodimos J.R. (1993) *Balancing act: How managers can integrate successful careers and fulfilling personal lives*, 1st ed: Jossey-Bass San Francisco.

Koonmee K., Singhapakdi A., Virakul B. and Lee D.-J. (2010) Ethics institutionalization, quality of work life, and employee job-related outcomes: A survey of human resource managers in Thailand. *Journal of Business Research* 63(1), 20-26.

Lamers J. (2013) Work organization and innovation-case study: Rabobank, Netherlands.

Lee C.H. and Bruvold N.T. (2003) Creating value for employees: Investment in employee development. *The International Journal of Human Resource Management* 14(6), 981-1000.

Lero D.S. and Bardoel A. (2009) Including the social-cultural and policy contexts in our multi-level, multi-national study of work-family conflict. Guelph, Ontario.

Lewis S. and Cooper C.L. (2005) *Work-life integration: Case studies of organizational change*. England: Wiley.com.

Lewis S., Gambles R. and Rapoport R. (2007) The constraints of a 'work-life balance' approach: An international perspective. *The International Journal of Human Resource Management* 18(3), 360-373.

Lewis S. and Humbert L. (2010) Discourse or reality?:"Work-life balance", flexible working policies and the gendered organization. *Equality, Diversity and Inclusion:*

An International Journal 29(3), 239-254.

Lockwood N. (2003) *Work/life balance: Challenges and solutions*: Society for Human Resource Management.

Lyons S.T., Duxbury L. and Higgins C. (2007) An empirical assessment of generational differences in basic human values. *Psychological reports* 101(2), 339-352.

Mathew R.V. and Panchanatham N. (2010) An empirical analysis of the impact of various dimensions of work-life balance on organizational commitment among service sector employees in India. *International Journal of Management Studies (IJMS)* 17(1), 129-147.

Mordi C., Mmieh F. and Ojo S.I. (2013) An exploratory study of managers' perspective of work-life balance in Nigeria: A case analysis of the Nigerian banking sector. *Thunderbird International Business Review* 55(1), 55-75.

Mušura A., Korićan M. and Krajnović S. (2013) Work-life and life-work conflicting croatian companies: Some perspectives. *International Journal of Organization Theory and Behavior* 16(1), 42-67.

Naithani P. (2010) Overview of work-life balance discourse and its relevance in current economic scenario. *Asian Social Science* 6(6), P148.

Nikandrou I., Apospori E., Panayotopoulou L., Stavrou E.T. and Papalexandris N. (2008) Training and firm performance in Europe: The impact of national and organizational characteristics. *The International Journal of Human Resource Management* 19(11), 2057-2078.

Payton-Miyazaki M. and Brayfield A.H. (1976) The good job and the good life: Relationship of characteristics of employment to general well-being. *Measuring work quality for social reporting* 105-150.

Prebble M. (2005) Work-life balance: A resource for the state services commission, pp. 3 [S.S. Commission, editor. New Zealand.

Pronk N. (2005) Worksite health promotion: The challenge of work and family balance. *ACSM's Health & Fitness Journal* 9(3), 34-36.

Queensland T.S.o. (2005) Better work-life balance survey [D.o.I. Relations, editor. Queensland.

Rahman M.H.M.H. and Rahman A. (2013) Employee perception towards effective training program: A study on some selective private commercial banks. *European Journal of Business and Management* 5(12), 62-74.

Rahman M.M. and Iqbal M.F. (2013) A comprehensive relationship between job satisfaction and turnover intention of private commercial bank employees' in Bangladesh. *International Journal*.

Rainayee R.A. (2013) Employee turnover intentions: Job stress or perceived alternative external opportunities. *Business and Management* 5(1), 48-59.

Rapoport R. and Rapoport R. (1965) Work and family in contemporary society. *American Sociological Review*381-394.

Robson C. (2002) *Real world research: A resource for social scientists and practitioner researchers*, 2nd ed: Blackwell Oxford.

Roper I., Cunningham I. and James P. (2003) Promoting family-friendly policies: Is the basis of the government's ethical standpoint viable? *Personnel Review* 32(2), 211230.

Saunders M.N., Saunders M., Lewis P. and Thornhill A. (2011) *Research methods for business students*, 5th ed: Pearson Education India.

Scheibl F. and Dex S. (1998) Should we have more family-friendly policies? *European Management Journal* 16(5), 586-599.

Schieman S., Milkie M.A. and Glavin P. (2009) When work interferes with life: Work and non-work interference and the influence of work-related demands and resources. *American Sociological Review* 74(6), 966-988.

Shore L.M. and Martin H.J. (1989) Job satisfaction and organizational commitment in relation to work performance and turnover intentions. *Human Relations* 42(7), 625-638.

Simard M. (2011) Employee's perceptions of work-life balance, University of Waterloo.

Soemaryani I. and Rakhmadini D. (2013) Work life balance and organizational culture in creating engagement and performance. *International Journal of Innovations in Business* 2(4), 350-372.

Staines G.L. (1980) Spillover versus compensation: A review of the literature on the relationship between work and non-work. *Human Relations* 33(2), 111-129.

Stevens J., Brown J. and Lee C. (2004) The second work-life balance study: Results from the employees' survey [D.o.T.a. Industry, editor. UK: Department of Trade and Industry.

Webber M., Sarris A. and Bessell M. (2010) Organizational culture and the use of work– life balance initiatives: Influence on work attitudes and work-life conflict. *The Australian and New Zealand Journal of Organizational Psychology* 3(01), 54-65.

Yasbek P. (2004) The business case for firm-level work-life balance policies: A review of the literature: Wellington.