

---

## **Balancing Work and Life of Contract Staff in the Nigerian Banks: Performance Implications**

---

**<sup>1</sup>Abiola, O.; <sup>2</sup>Adeosun, O. E. & <sup>3</sup>Awe, O. D.**

<sup>1,2</sup>Covenant University, Otta, Ogun State, Nigeria.

<sup>3</sup>University of Lagos, Akoka, Lagos State, Nigeria.

---

### **Abstract**

*The purpose of the paper is to create awareness of how employee performance is improved through work-life balance practices in the Nigerian Banks. Work-life balance practices such as leave policies, flexible work practices, teleworking and job-sharing were the variables of interest while contract staff or employees constitutes the unit of analysis. The questionnaire was used to gather information from one hundred and ten (110) respondents during the survey carried out in United Bank for Africa (UBA) and Zenith Bank, in Agege Local Government Area (LGA) of Lagos State. The data were collated and analyzed with the use of Regression Analyses technique. The research findings showed that performance of contract staff in banks is predicted by practices such as leave policies, flexible work practices, teleworking and job-sharing, thus making them veritable organizational practices as concluded. The study suggests that such practices should be embedded into policies if contract employees are used as tools to achieve strategic organizational goals. Amongst the recommendations of the study were that the management of these banks should implement the work-life balance practices to increase employee and organizational performance. This study has theoretical and practical relevance as it helps the banks, contract employees, government and the society as a whole to fully understand work-life balance issues, informing them on how to manage it and reap the benefits.*

---

**Keywords:** *Work-Life Balance, Leave Policies, Flexible Work Practices, Tele-Working, Job-Sharing, Performance, Employee.*

---

### **INTRODUCTION**

Creating a balance between the achievement of personal goals and ambitions through work and to achieve organizational goal and objectives is necessary for creating a balanced work environment. Some organization work ethics demands that individual employees should subsume their personal goals and ambitions to the achievement of that of the organization (Wolf, 2013). Such demands are the expectation of most organizations as they expect employees to give in their best for organizational success, justifying the essence of employment. These work ideals are more appropriate if and only if managers of organizations see employees as valuable organization resources rather than just tools for work achievements.

General essence of work environment is the achievement of profitable, valuable output based on organizational inputs supplied by labor and capital. Labor represents the human input mostly given by employees, managers or owner-managers in any organization. Thus, a work environment a system of social interaction that is supposed to be of benefits

to all actors. Also, a flexible work environment that generates one-sided benefits is not free from conflicts as it prevents the achievements on one end. Therefore, the rise in work conflicts as a result of perceived imbalance led to the rise of various human resources management theories principles and practices amongst which is the idea of work-life balance. Work-life balance is a satisfactory level of involvement or fits between the multiple roles in a person's life. In literature, there is no one accepted the definition of what constitutes a work-life balance practice, however, the term usually refers to one of the following: organizational support for dependent care, flexible work options, and family or personal leave (Faghih, Allameh & Ansari, 2013). Lockwood (2003) defined work-life balance as managing work and personal responsibilities. According to Susi and Jawaharranni (2010), work-life balance is a drive for the satisfaction of employees. It is a concept that justifies proper prioritization between work in terms of career pursuits or career ambition and lifestyle in terms of health, pleasure, leisure, family, spiritual development and meditation (Bhartia, Purswani, Mishra & Tiwari, 2015).

Work-life balance practices are, however, organizational changes designed to reduce work- family conflict. These work-life balance practices enable employees to be effective in both work and personal roles. The more control an employee has on their lives, the more they can balance work and family. In this perspective, Lazar (2010) observed that a successful balance between work and non-work roles are beneficial for both employee and employer. And this balance in work and life domains enhances the quality of personal relationship and organizational outcomes. That was why Asiedu-Appiah (2013) observed that work-life balance is important in enhancing employee performance at work and home. Gender difference exists in work-life balance needs because work and non-work responsibilities are different for male and females. Some research results show that female demonstrated more need for work-life balance as compared to male (Susi, 2010; Sakthivel, & Jayakrishnan, 2012; Oloiptip, & Gachunga, 2014).

Various research has shown that work-life balance practices affect the overall organization, and individual performance. For example, Shujat, Cheema, and Bhutto (2011) explained that businesses are facing increasing demands to raise efficiency and become more responsive to customers and employees. Similarly, Oludayo, Gberevbie, Popoola and Omonijo (2015) studied work-life balance on employee performance in the Nigerian banking industry and found relationships between the initiatives, and employee performance. Also, Bhartia, Purswani, Mishra and Tiwari (2015) focused on banking industry with concerning public and private sector banks concluded that there was a significant difference in work-life balance among employees working in private sector banks, and public sector banks. More so, Obiageli, Uzochukwu and Ngozi (2015) examined work-life balance in the banking industry, and identified that leave policies motivate employee to deliver services efficiently and effectively. The study noted that work-life balance practice is an important factor in increasing the employee performance. Various studies have examined work-life balance and employee performance without the categorization or the

distribution of employees into permanent or contract or part time employees (Lazar, 2010, Susi, 2010, Sakthivel, & Jayakrishnan, 2012, Asiedu-Appiah, 2013, Oloiptip, & Gachunga, 2014, Bhartia, Purswani, Mishra & Tiwari, 2015). Most of these studies ignored contract employees in their analysis, however almost all banking firms are using contract employees to achieve their strategic ends at a low cost (Okafor, 2012).

The need for such categorization is because of the idea of work casualization. Casualization can be defined as work occupations in which the demand for employment is highly variable such as port work, migratory farm work and other jobs of unskilled intermittent nature. Also, Casualization is a form of involuntary servitude for a period. Casualization is making work less secure: the changing of working practices so that workers are employed on a freelance and occasional basis instead of being offered full-time contracts (Bamidele, 2013).

Contract employees are casuals employed to work for an organization on a temporary basis or for some period, based on a non-standard agreement (Okafor, 2012). They are often referred to as contract staff in banks. Most of the contract employees are deprived of their basic entitlements, of which work-life balance initiative is included, and this is due to their nature of unstandardized work agreement. Generalizing the result of work-life balance studies to have positively affected both employees is an unfair approach tends towards covering up vital information as regards contract employees because organizations employ more of these employees to work in the gesture of full-time employees which have motivational problems. Most empirical studies has failed to make many inquiries in this respect, and this constitutes the performance problems faced by these employees in practice.

In practice, most of the contract employees are expected to work in line with organizational policies and exceed standards set for performance. The work standard has to be met for contract employees to retain their position in the organization given the state of unemployment in Nigeria today. Thus, in the process of giving their best to the organization, little time is spent for personal lives which most times affect their performance. Contract employees assume permanent work-positions in some banks even under temporary or part-time agreements. This manipulation continues to increase at an increasing rate, and contract employees do accept, the offer because of the general problem of unemployment. To them, it is a long time opportunity sought for, and they later realize these manipulations after some years of work.

Work-life balance is a concept that is embedded under the underpinning of human relations management theory as propounded by Elton Mayor in the USA in the 1930s (Nweke, 2015). The concept of work-life balance is necessary after several arguments have been made to nullify the "personnel approach" towards employee deployment in organizations in favor of human resources management. The human relations theory states that the a-priori mechanistic conceptualization of workers in Taylor's

Scientific Management theory does injustice to the unquestionability of the humanness of the worker. The stand point of human relations theory is that when managers take great interest in employees, they will feel more valued and empowered to perform (Nweke, 2015).

Contract employees have to achieve a balance between their work and personal commitments for them to perform. In fact, this is justified by their temporary state of agreements with the organization. This is necessary for them to develop a positive mindset towards the work they perform, hence motivated. Given of the above, the study, therefore, examines the effect of work-life balance and its effect on employee performance concerning United Bank of Africa and Zenith bank in Lagos State. This study is important to employees, management, the government, commercial banks, academicians, and for the future researchers. These are explained hereunder.

### **Statement of Problem**

Contracting is on the increase. Across all industries and services sectors, the use of contract staff have soared (Graham, 2010). In 2012, over 95 million contract employees were employed worldwide. That was more than twice the figure for 1997 (Graham, 2010). This is because they are veritable tools to achieve short term strategic goals. All banking firms are using contract employees to achieve their strategic ends at a low cost (Okafor, 2012). Commercial banks hire contract employees to work for a short period, based on a non-standard work agreement. According to Danesi (2010) non-standard work agreements has deprived contract employees of some basic work rights and privileges.

The Nigerian labor law has made a distinction between permanent and temporary employees regarding work opportunities and privileges (Okafor, 2012). For example, the law has it that, no organization or an employer should keep a contract employee for more than ninety days without making them permanent (Uvieghara, 2000; Ogundare & Elijah, 2011). However, most organizations, particularly banks violate the laws, to the detriment of the employees (Soriwei, 2016).

Due to the state of unemployment in the country, most employers in the banking industry over utilize contract employees by using them for more that ninety days, and this implies the violation of the Nigerian labor law. The non-standardized work agreements limit contract employees from certain work- benefits and relationships, but not work-life balance. Contract employees have not enjoyed work-life balance on like the full-time employees who enjoy the various form of long-term benefits like long- term work-leave, high salary, and job security.

Given the temporary nature of work, contract employees ought to be subjected to flexible work patterns such as flexibility in the scheduling of hours worked and in the number of hours worked, even workplace flexibility. These are work-life balance practices

most contract employees are deprived of as organizations tactically use them as full-time employees.

The temporary status of contract employees in these banks is supposed to give them more access work- life balance, but this is not so. These problems continue to escalate as some writers and researcher also refuse to emphasize the need for adjustment or create awareness. Rather, most of them, in their work categorized employees as the same, even in organizations that has both part-time and full time contractual form of agreements. Work-life balance practices should equally favor or even favor contract employees' more than full-time employees because the nature of their employment in the organization affects on their work performances.

### **Research Objectives**

The general objective creates awareness of the links between practices directed to balancing employee work and life and their performance implications. The specific objectives are to:

- i. Examine the prediction of employee performance by leave policies, flexible work time, teleworking and job-sharing practices in the banks.

### **Research Questions**

The following are the research questions raised for further studies.

- i. What is the prediction of employee performance by leave policies, flexible work time, teleworking and job-sharing practices in the banks?

### **Research Hypotheses**

The following are the research hypotheses raised for the study:

**H<sub>0</sub>:** There will be no significant prediction of employee performance by leave policies, flexible work time, teleworking and job-sharing practices in the banks.

### **Scope and Limitation of the Study**

This study examines work-life balance on employee performance. The study is limited to the study of contract staff or employees. Work-life balance variables observed were also limited to leave policies, flexible working hours, teleworking, compressed working hours and job sharing, amongst all other work-life balance practices that cannot be exhausted. This study is also limited to two banks which is UBA and Zenith bank, amongst all other banks in the industry. However, the limitation of this choice is that what affects the industry as a whole cannot be deduced from the study of the two banks, hence their general representativeness is limited. The study only hopes to make a comparative analysis between the two banks.

### **Operationalization of Research Variables**

This section shows the operationalization of the research variables based on the title of the study which is balancing work and life of contract staff in the Nigerian banks, and

performance implications. From the stated title, it is seen that there are two variables in which one is an independent variable and the other is a dependent variable. The independent variable which is the concept of work-life balance (X) is explained by some constructs such as Leave Policies (LVP), Flexible Working Time (FWT), Tele- Working (TLW), Compressed Working Hours (CWH) and Job Sharing (JBS). On the other hand, the dependent variable is the concept of Employee Performance (Y). Proxies of employee performance are: Work Quality (WQL), Work Quantity (WQT), Timeliness to Work (TLW), Cost Effectiveness (CEF). The model is mathematically expressed as thus:

$$Y = FO (X) \dots\dots\dots (1)$$

$$Y = WQL + WQT + TLW + CEF \dots\dots\dots (2)$$

$$X = LVP + FWT + TLW + JBS \dots\dots\dots (3)$$

**LITERATURE REVIEW**

Work-life balance practices have been the interest of researchers in the compendium of academic literature. However, results in these studies were mixed and inconsistent as most neglect the applicability of the concept on contract staff in banks. This section contains the conceptual, theoretical and empirical justifications of the study.

**The Concept of Work-Life Balance**

Work-life balance practices are organizational changes designed to reduce work-family conflict. These work-life balance practices enable employees to be effective in both work and personal roles. The more control an employee has on their lives, the abler they are to balance work and family. Lazar (2010) explained that a successful balance between work and non-work roles are beneficial for both employee and employer. And this balance in work and life domains enhances the quality of personal relationship and organizational outcomes.

According to Susi, (2010) work-life balance is the drive for the satisfaction of employees. Many organizations feel the need of work-life balance which include retention of the valuable work force, reduce work- family conflict, and reduce employee stress, job satisfaction, and better life balance. Some of the practices of balancing employee work and life are explained below in brief.

**Flexible working hours:** these are work hours not included in the daily routine working hours with which employees could contribute to an organization.

**Working from home:** is a type of flexible working hour that allows the employee to work with residents, similar works that would normally be done at normal operations.

**Switching of jobs:** is a practice of making employee perform various task that are not normally performed by the employee. Most times this flexible work arrangements is useful when various task perform does not have similar demands.

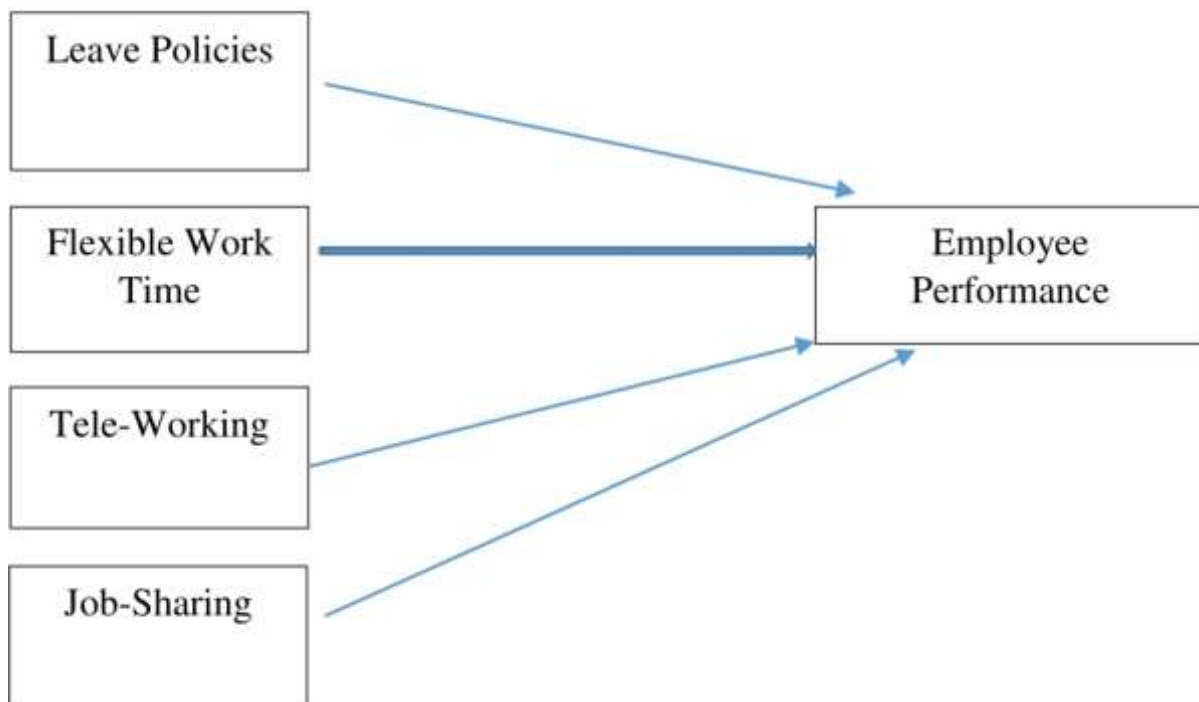
**Jobs Sharing:** this is similar to switching to jobs. However, it implies that job responsibilities are being shared continuously, according to employee capabilities. Using this flexible work system, responsibilities can be shared unevenly at the various routines to prevent the workload on a single employee.

**Employees' Holiday:** this is a work off or work-out time given to employees to relax from normal routine works. Holidays are often long breaks given to the employees out of work. It could be in the form of periodic leave.

**Health Breaks:** are usually given to employees in an organization to take care of themselves. Health breaks are given to employees to attend to health issues that can prevent them from work achievement. Relaxation time: this is a free time given to employees during work to relax from work pressures. This is a time that encourages employee to observe breaks, gather momentum and then return to work. It is usually added to the normal work routine time.

### Work - Life Balance Practices

**Figure 1: Conceptual Model of Work-Life Balance Practices and Performance Source: Researcher**



*Figure 1: Conceptual Model of Work-Life Balance Practices and Performance  
Source: Researcher*

### Employee Performance

The contribution of employees on the job is the most important factor for development and excellence in business. The performance of employees on different jobs in close coordination is needed for the success of the unit (Dattner, 2010). Employees are performing different jobs in an organization depending upon the nature of the organization.

They mainly perform tasks like production, storage, manufacturing, transportation, marketing, purchasing, distribution, promotion of business, finance and accounting, human resource, research and public relations. All these activities are inter-related to achieve the targets. These are to be performed by the employees properly so they can give their best output on the job. This will have a great impact on the total production, sales, profit, progress and market position of the company in the market. Various factors like skills, training, motivation, dedication, welfare, management policies, fringe benefits, salary and packages, promotion, communication, etc. are responsible for encouraging the people to work sincerely, and give their best output. The importance of employees' performance must be understood by the management and sincere efforts must be put in that direction. The management of the company taking timely steps in that direction will be in the position to develop and motivate the people to do so. Finally, the company might take the lead the market and grab the opportunities available in the market (Singh, Ryan, Scmith & Johnson, 2010).

### **Theoretical Framework of the study**

The concept of work-life balance has been recognized at a theoretical and organizational level as imperative organizational performance, productivity and for increased job satisfaction (Halpern, 2005; Houston & Waumsley, 2003). The academic body of knowledge regarding work-life balance relies on a variety of theories. These amongst others includes spill-over theory, border theory and role theory. These theories are explained below.

**Spill-over Theory:** Spill-over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. Research has examined the spill-over of mood, values, skills and behaviors from one role to another (Edwards & Rothbard, 2000), although the most of this research has focused on mood spill-over. The experiences resulting from spill-over can manifest themselves as either positive or negative (Morris & Madsen, 2007). In the literature, spill-over has also been termed as a generalization, isomorphism, continuation, extension, familiarity, and similarity (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992).

There are two interpretations of spill-over (Edwards and Rothbard, 2000): (a) the positive association between life and work satisfaction and life and work values (Zedeck, 1992) and (b) transference in entirety of skills and behaviors between domains (Repetti, 1987) such as when fatigue from work is experienced at home or when family demands interfere with work demands. In a study of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spill-over on a daily basis, finding suggested that working parents in their sample were more likely to bring work-related emotions home than they were to transfer family-related emotions to the workplace. Border Theory: Clark (2000) exhibited a work/family border hypothesis - another theory about work- life equalization/balance. As indicated by this hypothesis, each of



individual's part happens inside a particular space of life, and these spaces are divided by borders that may be physical, transient, or mental. The hypothesis addresses the issue of "crossing borders" between spaces of life, particularly the areas of home and work. As per this theory, the adaptability and porousness of the limits between individuals' work and family lives will influence the level of combination, the simplicity of moves, and the level of contention between these areas. Limits that are adaptable and porous encourage mix in the middle of work and home spaces. At the point when spaces are coordinated, a move is simpler; however, work-family clash is more probable. Alternately, when these areas are portioned, the move is more effortful, however, work-family clash is more outlandish (Bellavia & Frone, 2005) It helps them to accommodate the contending cases of work and home by addressing their own needs and those of their managers. In spite of the fact that definitions and clarifications change, work-life parity is by and large connected with balance, or keeping up a general feeling of agreement in life (Clarke et al., 2004).

**Role Theory:** Work-family examination has long been guided by the role stress theory, wherein the negative side of the work-family communication has been put under the spotlight. As of late, the accentuation has moved towards the examination of the positive connection in the middle of work and family parts and parts outside work and family lives, and researchers have begun to consider on the quintessence of work-life equalization (Jones et al., 2006). It ought to be noticed that the term work-life is utilized all through this part from here on as it is more far-reaching than the term work-family. Nonetheless, when the work of different researchers is alluded to, the terms work-life and work-family is utilized by references. It is by and large concurred that work-life balance is imperative for an individual's mental wellbeing, and that high self-esteem, fulfillment, and general feeling of amicability in life can be viewed as pointers of an effective harmony in the middle of work and family parts (Clark, 2000; Clarke et al., 2004; Marks & MacDermid, 1996). Notwithstanding, there is an absence of accord on how work-life offset ought to be characterized, measured, and inquired about, and accordingly, the speculating of what constitutes work-life balance, how it develops, and what components empower or block it, is still in progress (Grzywacz & Carlson, 2007; Jones et al. 2006; Voydanoff, 2005). Greenhaus et al (2003) have additionally scrutinized the self-evident presumption that work-family balance dependably prompts great results according to them this is an experimental inquiry which has not yet been immovably replied because of different meanings of work-family balance. The starting points of exploration on work-life offset can be followed back to investigations of ladies having various parts. Barnett & Baruch (1985) researched the mental misery (psychological distress) associated with the balance of prizes and concerns created by individual ladies' numerous parts as paid laborer, wife and mother. Given their examination, Barnett and Baruch characterized role balance as "rewards minus concerns" difference score which could range from positive to negative values. Tiedje and her associates (1990) approached the same examination question from the viewpoint of a typology of part discernment. They contended that ladies may see their work and

family parts in various, subjectively distinctive ways, and, therefore, they built their typology concerning both the part clash and improvement speculation. As per the contention speculation, different parts with endless requests are prone to cause part strain and conflict for people because the assets they need to meet these requests are limited and rare (Goode, 1960).

The center explanation of the upgrade speculation, thus, is that multiple roles give advantages as benefits, status security, mental vitality and self-improvement which grow individual assets and encourage role execution (Marks, 1977; Sieber, 1974). All the more particularly, Tiedje and associates (1990) respected role conflict and role enchantment as autonomous measurements, and hence they contended that it is conceivable to experience simultaneously (a) high conflict and low improvement, (b) high improvement and low conflict, (c) low conflict and low improvement, or (d) high conflict and high improvement. They found that paying little heed to the level of improvement, ladies who experienced high role clash were more discouraged and less fulfilled as folks than ladies having a place with the low conflict high enchantment bunch. On the premise of studies by Barnett and Baruch (1985) and Tiedje and partners (1990), it might be reasoned that high compensates and upgrade joined with low concerns and clash experienced over the parts throughout one's life is gainful for a singular's wellbeing, and thus these encounters portray role balance. However, Marks & MacDermid (1996), conceptualize balance pretty contrarily. Conferring to them, role balance is not a result but rather "both a behavioral pattern of acting across roles in a certain way and a corresponding cognitive-affective pattern of organizing ones' inner life of multiple selves" (Marks and MacDermid, 1996).

In particular, as per Marks and MacDermid (1996) there are two approaches to draw in different roles; as either positive or negative role balance. Positive part adjusts, in Marks and MacDermid hypothesis (Barnett & Baruch, 1985), alludes to the propensity to take part in every part with just as high exertion, commitment, consideration and consideration, though negative part adjust alludes to the inclination to participate in parts with unresponsiveness, criticism, low exertion and low mindfulness. Because of these behavioral and cognitive affective propensities, it is hypothesized that positive part adjust will prompt role ease and that negative part adjust will prompt role strain (Marks & MacDermid, 1996) – role straightforwardness and strain comparing with role improvement and conflict, respectively. On account of positive role balance, role conflict is either averted or tackled before intense issues of part administration get to be chronic; this is accomplished by tending to the requests of every part on time, with exertion and consideration. Example, maintaining a strategic distance from unnecessary breaks, calls and emails while working, organizing occupation obligations, and upgrading one's expert aptitudes, might considerably encourage overseeing employment obligations all the more effectively so that the representative's work time does not cut into his or her assigned family time.

Conversely, for people of whom an antagonistic role balance is normal, periodic occurrences of role conflict are liable to amass because of their aloofness towards role related undertakings and obligations, making an ongoing condition of unfulfilled requests. For instance, overlooking one's companion's passionate concerns and staying away from private life obligations, for example, dealing with one's kids or family unit tasks might, over the long run, grow into steady and every day contradictions, which can likewise adversely influence work execution because of the considerable declining of mind-set and concentration.

### **Empirical Review**

The general objective creates awareness of the links between practices directed at balancing employee work and life and their performance implications. Specific the study sought to examine the prediction of employee performance by leave policies, flexible work time, teleworking and job-sharing practices in the banks. In this section, a compendium of academic literature was reviewed in line with the study objectives and these are shown hereunder.

### **Flexible Work Time and Employee Performance**

Flexible work time or Flexi-time option which is a scheduling policy that allows full-time employees to choose starting and ending times within guidelines specified by the organization. It permits employees to focus on non-work requirements without taking time off work. Flexible working arrangements take some structures. These include the flexibility in working time arrangement, the number of hours worked and with about the place of work (Papalexandris & Kramar, 1997).

Prior researches on flex-time examined that absenteeism and turnover could be reduced and employee's job satisfaction was enhanced when implementing such flexible programs (Narayanan & Nath, 1982; Pierce & Newstrom, 1983). Besides, Grover and Crooker (1995) also reported a negative relationship between flexible work time and turnover intention. Olorunsola and Ibegbulam (2003) conducted a study among Jamaican librarians, finding show that 78 per cent of respondents agreed that flexible working hours promote or appeal to one's autonomy. According to Glass and Finley (2002), their study concluded that flexible working arrangement does impacts positively on organizational commitment. Pierce and Newstrom (1982) compared organizational commitment among those employees with flexible working schedules and those without flexible working schedules and found the former were more committed. Glass and Finley's (2002) review of the literature ratifies these findings, as concluded that flexible work creates favorable impacts on employee's well-being and reducing work-family conflict. Mungamia, Waiganjo and Kihoro (2016) examined the influence of flexible work arrangements on performance in the banking industry and finding showed that flexibility initiatives are increasingly seen as a critical component of a result-driven workplace. More and more organizations are recognizing how flexible work arrangements can be used to meet their

business objectives and facilitate employee effectiveness on and off the job. Abid and Barech (2017) examined the impact of flexible working hours on employees' performance. Findings showed flexibility in working hours was the source of employee job satisfaction and performance.

### **Tele-Working and Employee Performance**

Tele-working, a flexible schedule option that employees' value tremendously and its popularity is increasing. Using modern communication technology, employees carry out their jobs without necessarily having to be at the office. Often, they can work from home or in satellite offices or telecentres close to them. It allows employees to attend to family or non-work issues once production or excellence is not affected.

Gradually more sophisticated and realistically priced technologies have made it more feasible for employees to keep contact with work employing several methods, such as e-mails, computers, and cell phones, which enable them to complete their work beyond the physical restrictions of their offices (Eby et al., 2005; Lapierre & Allen, 2006; Madsen, 2006). A study showed that telework practices has positive influence on social networks which also affects organizational performance variables such as commitment and promotability (Arling, 2004). The impact of alternative telework arrangements on commitment was examined by Huton & Norman (2010), and findings showed that organizational commitment mediates the relationships between teleworking and task performance. Tulejova (2010) who examined how telework impacts on working performance showed that teleworking reduce employee's absenteeism, enhance concentration, motivation and satisfaction of employees and also curtail cost in many spheres.

The impact of teleworking for work motivation and performance was examined by Cailler (2012) in a U.S Federal Government Agency. Adopting social exchange theory, findings showed that teleworkers (frequent and infrequent) did not consistently have higher levels of work motivation than non- teleworkers which provided only partial support for social exchange theory.

### **Job Sharing and Employee Performance**

This is a system where two people share a job. They both have the same job, but split the hours; the payments, holidays and benefits (each employee has a part-time position). This gives them ample time to attend to non-work activities to achieve a good degree of work-life balance. Job sharing is an arrangement which allows two (or sometimes more) employees to jointly fill one fulltime job, with responsibilities and working time shared or divided between them. Job sharing may be appropriate where opportunities for part-time jobs or other arrangements are limited (Lim & Teo, 2000). Findings in Crampton, Douglas, Hodge and Misha (2003) showed indicated that the most widely accepted

definition of job sharing is two people sharing the responsibility of one full-time position. Regarding attitudes toward the benefits associated with job sharing, the results indicate that employees more strongly than employers believe that job-sharing benefits should be prorated. The feasibility of job sharing as a mechanism to balance work and life of female entrepreneurs was examined by Ghalipour, Bod, Zehtabi, Pirannejad and Kozekanan (2010) and result of the quantitative research show that they have a positive attitude towards job sharing but job sharing doesn't lead in weakening the bargaining ability of female entrepreneurs.

### **Leave Policies and Employee Performance**

Leave is the number of hours/days employees of an organization are permitted to be away from their employment position within a period without consequences. This time off is paid by the company and employees are allowed to request the time for any reason they wish to be off work. It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities. This type of work-life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. In the prediction of self-efficacy amongst municipal employees, Mulvaney (2014) showed amongst others that leave program and time off from work were not significant predictors of employee job efficacy. Bloom, Guerts and Kompier (2012) studied the after-effects of vacation on employee health and well-being, and the role of vacation activities, experiences and sleep. Amongst the findings of the study were that vacation experiences, such as pleasure, relation, savouring and control were important for strength and persistence of vacation after-effects. Fasih (2014) studied vacation leave, working hours and wages with the use of an empirical data. The study finds that annual hours of work fall by only 29 hours for each additional week of vacation used. The findings support the hypothesis that pressure at work may lead employees to use more vacation days, but also causes them to work for longer hours (Fasih, 2014).

## **RESEARCH METHODS**

This section contains the research methodology which is the general research philosophy that justifies the methods applied to this research. It explained the research design, research time research time horizon, the population of study, sample frame, size, techniques and procedures. The type of data, data collection instrument, its validity and reliability were also explained. Furthermore, the study specifies the model that defined the study variables and proxy. It also showed the method of data analysis.

### **Research Design**

The research design that was used for this study is the cross-sectional research design. The cross-sectional research design a design used when the investigation is concerned with the study of a particular phenomenon at a specific time. This according to

Flink (2011) is dubbed the snapshot time collection, where the data is collected at a certain point.

**Model Specification**

This model introduces the variables considered in the study. From the stated title, it is seen that there are two variables in which one is an independent variable and the other is a dependent variable. The independent variable is the work-life balance (X) proxy by, Leave Policies (LVP), Flexible Working Time (FWT), Tele-Working (TLW), Compressed Working Hours (CWH) and Job Sharing (JBS). On the other hand, the dependent variable is employee performance (Y), proxy by; Work Quality (WQL), Work Quantity (WQT), Timeliness to Work (TLW), Cost Effectiveness (CEF).

The functional form of the model is given by:

$$Y = FO (X) \dots\dots\dots(1)$$

$$Y = WQL + WQT + TLW + CEF \dots\dots\dots (2)$$

$$X = LVP + FWT + TLW + CWH + JBS \dots\dots\dots (3)$$

The explicit form of the model is given by:

$$Y = \beta_0 + \beta_1 LVP + \beta_2 FWT + \beta_3 TLW + \beta_4 CWH + \beta_5 JBS \dots\dots\dots (4)$$

**Population of the Study**

The population of study is a census of all items or subjects that possess the characteristics or that have knowledge of the phenomenon, being studied. It is the group from which a sample is drawn (Dixon- Ogbechi, 2002). In statistics, population refers to the total number of cases in our focus of interest. Also, a numerical quantity summarizing a population is a parameter (Adedayo, 2006). Thus, the population of study are all contract employees of United Bank for Africa (UBA) in Agege Local Government Area (LGA) of Lagos State. The population was chosen because they were deemed fit appropriate to elicit relevant information useful for the investigation. According to the human resources managers, the entire population figure of employees of United Bank for Africa (UBA) and Zenith Bank in Agege Local Government Area (LGA) of Lagos State comprise two hundred and 250 employees.

**Sample Frame**

A sampling frame is the source material or device from which a sample is drawn (Sarndal, Swensson & Wretman, 2003). It is a list of all those within a population who can be sampled. This can also be the list of those within a population that can be sampled (Sarndal, et al., 2003). According to According to Finelib.com (2016) there are one hundred and two (102) branches of UBA in Lagos. There are also ninety-six (96) branches of Zenith bank in Lagos (Maduawuchi, 2016). This makes a total of one hundred and ninety-eight branches (198). Out of these branches in Lagos State, this study concentrates on the branches of UBA

and Zenith bank in Agege Local Government Area (LGA) of Lagos. There are only three (3) branches of United Bank for Africa (UBA) in Agege LGA of Lagos and these are the Iju- Fagba Branch, Fagba; Abule-Egba Branch, and Charity Road, Oko-Oba, Agege, Lagos. More so, there are three (3) branches of Zenith bank in Agege LGA and these are the Lagos Abeokuta express way branch, Abule Egba, Lagos, Iju Road branch, Agege and Ogba Ijaiye road, Ogba, Agege.

### **Sample Size Determination**

A sample is a part of population and thus consists of any subgroup drawn from the target population (Adedayo, 2006). It is simply, a smaller part of the population; and useful because they allow the researcher to examine the characteristics of the population without having to study the whole population. Adedayo (2006) explained further that, in conducting a study for estimating the proportion of a given population, the representative sample size can be found using the formula:  $n = N / (1 + \alpha 2N)$ . The formula is generally by the central limit theorem and the principle of statistical regularity and inertia of large numbers which states that "the more the size of the sample, the higher the level of confidence that can be placed on it (Adedayo, 2006).

In defining the parameters of the above formula,  $n$  is the sample size;  $\alpha$  is the level of significance which is usually 0.05 or 0.01; whole  $N$  is the population size. Thus, using this formula the appropriate sample size is shown below:

$$n = 250 / (1 + (0.052(250))) \quad n = 250 / (1 + 0.625)$$

$$n = 250 / 1.625$$

$$n = 153 \text{ samples.}$$

Using, this formula, the sample size that would be used for the study is 153 samples. Thus, information was gathered from the above representative samples randomly.

### **Sampling Technique and Procedure**

A sampling techniques are methods of drawing appropriate samples from a population. The use of appropriate sampling approach results to a figure referred to as "statistic" which is a numerical quantity summarizing a population (Adedayo, 2006). This study selected samples using Simple Random Sampling Technique. The selection criterion was such that those who were eligible for random sampling must be a contract employees in the banks, must be experienced regardless of their gender. Thus the procedure of selection was such that every 10th contract employees in these organization were selected without replacement until the appropriate sample size was attained.

### **Source of Data and Procedure for Data Collection**

The type of data that used for this study is primary data. The source of this data was directly from the respondent. Primary data an unprocessed or original data or information gathered from sample respondents. The procedures was such that data

would be collected from employees in various managerial cadre such as the top level, middle level and the low level cadre. More so data collection would cut across gender. Interview or a one – on – one assessment of respondents would be done through interview to ensure that the unit of analysis or the study which is the contract employees would be focused. The primary data was collected through self-administered pencil questionnaires in which respondents would attend to.

### **Research Instrument and Design**

The questionnaire was the data collection instrument used for the study. It was designed in a closed ended format in which responses to each item was measure on a five point likert scales. On this scale rating would be as follows: 5= Strongly Agree; 4 = Agree, 3 = Undecided, 2 = Disagree and 1 = Disagree Strongly. Further, information provided on the questionnaire assured respondents of anonymity on their responses that it would not be used against them. This would an attempt to boost respondents' confidence level so that appropriate responses would be elicited. The questionnaire was delivered by hand and later collected at a mutually agreed time.

### **Validity of Research Instrument**

Validation of the questionnaire was done through content and construct validity test. This implies that the questionnaire item was subjected to the test of meaningfulness to measure the amount of sense in it in line with what it is expected to inquire about. Thus, the validity of the questionnaire was ascertained through adequate coverage of the variables under investigation and through expert advice.

### **Reliability of Research Instrument**

A pilot test is a small scale imitation of a research project that by itself produces meaningful findings by confirming the design and operational processes of a research work (Gardner et al., 2003). The pilot test was used to assess reliability of the questionnaire for the current study. To assess reliability of the questionnaire, pilot test was carried out by using responses acquired from 16 respondents who are not part of the sample study. The result of the Cronbach Alpha's Criterion was used to define the extent of internal consistency of the constructs. The criterion of consistency was 0.79 which implied a high internal consistency. This also implied that the instrument would generate the right responses useful for the study.

### **Method of Data Analysis**

The data collected from the respondents through the questionnaire was analysed with the use of descriptive and inferential statistics. Using descriptive statistics, frequency distribution tables would be used to present the bio-data of respondents in form of age, gender, educational background and work experience. Inferential statistical tools such as regression and correlation, analysis of variance techniques were used to test the stated



research hypotheses. The data analyses software that would be used is IBM's Statistical Package for Social Science (SPSS - 23).

## DATA ANALYSIS, PRESENTATION AND INTERPRETATION

This section is the presentation and analysis of data collected during the study. The data collected analysed with the use of inferential statistics. The inferential statistics used in testing the research hypotheses was, regression analysis. One hundred and fifty three questionnaires were administered and one hundred and ten questionnaires were returned. The analysis below was based on the returned questionnaire.

### Presentation and Analysis of Data According to Research Objective

This section contains the analysis of relevant research question. Respondents' bio-data were described using frequency and percentages.

**Research Objective:** To examine the prediction of employee performance by leave policies, flexible work time, tele-working and job-sharing practices in the banks.

**Hypothesis (H<sub>0</sub>):** There will be no significant prediction of employee performance by leave policies, flexible work time, tele-working and job-sharing practices in the banks.

### Presentation and Analysis of the Research Hypothesis

The regression tables below explained the extent to which work-life balance predicts employee job performance. The extent to which employee performance is explained by work-life balance measures is explained by table 1, 2 and 3 below. These are shown hereunder.

**Table 1: Model Summary Regression Variables**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 <sup>a</sup>	.636	.622	.32976

a. Predictors: (Constant), Job Sharing, Leave Policies, Flexible Work-Time, Tele-Working

Table 1 is the model summary of regression analysis which showed the extent to which all the work- life balance variables predicts employee job performance. According to the table, the R square value is 0.636 at standard error of estimate of 0.32976. This implies that work-life balance predicts employee job performance by 63.6% of which other factors which constitute 36.4%, although, not captured in the model, contributed to employee job performance. This model has not revealed differences or similarities in prediction on the one hand, and has not revealed individual variable contribution to the performance prediction. These are explained on the next tables.

**Table 2. ANOVA of Regression Variables**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.926	4	4.982	45.812	.000 <sup>b</sup>
	Residual	11.418	105	.109		
	Total	31.344	109			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Job Sharing, Leave Policies, Flexible Work-Time, Tele-Working

Table 2 is the ANOVA table and it helps examine the amount of differences or similarities in prediction. According to the table F =45.812, which is statistically significant at Sig = 0.000 < 0.05. This implies statistical significant difference in prediction of the independent variable on the dependent variable. Thus, differences occur in prediction of a change in the dependent variables by the independent variables. These differences are explained on the table of coefficient presented on the table 3 below.

**Table 3: Coefficient Values of Regression Variables**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.157	.296		-.530	
	Leave Policies	.479	.047	.717	10.287	
	Flexible Work-Time	.104	.065	.116	1.603	
	Tele-Working	.135	.063	.165	2.145	
	Job Sharing	-.069	.052	-.101	-1.336	

a. Dependent Variable: Employee Performance

The table 4.3 showed the coefficient values of regression variables. The table revealed the individual work-life balance variable predictor of employee. Using the unstandardized coefficient values, leave policies appear to be the highest predictor of employee performance at  $\beta = 0.479$ ;  $p = 0.00 < 0.05$ . This was followed by teleworking which also had a positive prediction of employee performance at  $\beta = 0.135$ ;  $p = 0.034 > 0.05$ . Further, flexible work-time positively predicts employee performance at  $\beta = 0.104$ ;  $p = 0.112 > 0.05$ . Furthermore, job sharing had a negative prediction at  $\beta = - 0.069$ ;  $p = 0.184 > 0.05$ .

Based on the table of regression coefficient, the extracted mathematical model is expressed and explained below.

$$X = 0.49 \text{ LVP} + \text{FWT } 0.104 + \text{TLW } 0.135 - 0.069 \text{ JBS} - 0.157$$

The model shows the contribution of the work-life balance variables i.e. Leave Policies (LVP), Flexible Working Time (FWT), Tele-working (TLW), and Job Sharing (JBS) on employee performance (X). Within the prediction capacity of the model, the regression

value on table 4.1 showed that the work-life balance variables determines or predict employee performance by approximately 65%. The table of coefficients on table 4.2 showed how these prediction strength or weight were shared, which is useful as a “performance forecast model” through a tactical implementation of “work-life balance practices”. As a usable standard or basis for managerial prediction or decision, the model coefficient implied that, based on the responses, leave policies and practices in the organization has positive prediction or weight of about 49% influence on any possible change in employee performance. Also, flexible work timing has positive prediction or weight of about 10.4% influence on any possible change in employee performance. More so, while tele-working has a 13.5% positive influence on performance change, job sharing has a native contribution on change in employee performance of about -6.9% which probably requires further managerial attention. The negative constant of value of -15.7% implied an automatic employee performance reduction if there is no implementation of work-life balance practices in the organization.

The work-life balance regression model is useful for employee performance forecast concerning decisions on whether to increase or decrease a particular work-life balance practice. An employee performance parameter or measure can increase or decrease with a corresponding increase or decrease in any tactically manipulated work-life balance practices. Thus, implementation of this model in practice could raise questions or order managerial thoughts as to, how much change would occur in employee performance if flexible working time, for example is increased from, maybe 3 days to 5 days, leave of absence is reduced from 15 working days to 5 working days, amongst others.

### **Discussions and Conclusions**

This study is concerned with balancing work and life of contract staff in the Nigerian banks: and Performance implications. It has the aim examine the relationships between tele-working, flexible work hours, work leave, amongst others on employee job performance in the banks. By comparisons, as shown on the regression model, tele-working was the second highest predictor of employee performance in the organizations. The fact that employees who telework can use this added flexibility to capitalize on their personal peak productivity periods can also favorable influence a company’s bottom line. The importance of teleworking for performance has also been confirmed by Huton & Norman (2010) and findings showed that organizational commitment mediates the relationships between teleworking and task performance. Tulejova (2010) who examined how telework impacts on working performance showed that teleworking reduce employee’s absenteeism, enhance concentration, motivation and satisfaction of employees and also curtail cost in many spheres. Similar results were found in (Eby et al., 2005; Lapierre & Allen, 2006; Madsen, 2006; Cailer, 2012; Lazar, Osoian & Ratiu, 2010; Rawlings, Omole & Festus, 2012).

Findings further showed that job sharing relates with employee job performance as most of the employees were allowed to split the number of hours worked, allowed to

take additional job responsibility, can effectively perform the same task with their colleagues at work and can share the same equipment. Based on the correlation analysis, job sharing had low positive relationship with employee performance and had negative prediction of employee job performance according to the regression model. Apart from the obvious advantage of allowing employees more time for other commitments, including family responsibilities, job sharing also facilitates the development of partnerships, where job sharers can learn from each other while providing mutual support. It can benefit employers as well by improving staff retention, increasing productivity and combining a wider range of skills and experience in a single job. Job sharing may be appropriate where opportunities for part-time jobs or other arrangements are limited (Lim & Teo, 2000). Findings in Crampton, Douglas, Hodge and Misha (2003) showed indicated that the most widely accepted definition of job sharing is two people sharing the responsibility of one full-time position. (Lazar, Osoian & Ratiu, 2010; Rawlings, Omole & Festus, 2012).

The finding further showed that performance of employees is highly predicted by leave policies and flexible work times and this has empirical justification. Abid and Barech (2017) examined the impact of flexible working hours on employees' performance. Findings showed flexibility in working hours was the source of employee job satisfaction and performance. Olorunsola and Ibegbulam (2003) conducted a study among Jamaican librarians, finding show that 78 per cent of respondents agreed that flexible working hours promote or appeal to one's autonomy. According to Glass and Finley (2002), their study concluded that flexible working arrangement does impacts positively on organizational commitment.

This study showed that performance of employee is significantly predicted by leave policies and this has empirical justification. Bloom, Guerts and Kompier (2012) studied the after-effects of vacation on employee health and well-being, and the role of vacation activities, experiences and sleep. Fakhri (2014) studied vacation leave, working hours and wages with the use of an empirical data. The study finds that annual hours of work fall by only 29 hours for each additional week of vacation used. The findings support the hypothesis that pressure at work may lead employees to use more vacation days, but also causes them to work for longer hours (Fakhri, 2014). However, contrary to this was Mulvaney (2014) who showed amongst others that leave program and time off from work were not significant predictors of employee job efficacy.

Generally, findings implied that employee performance is significantly predicted by work-life balance practices. As revealed on the regression model implied that work-life balance is a high predictor of employee performance within the predictive capacity of the model. This justifies or is consistent findings in some empirical literature. For example Fapounda (2014) who examined the result of work-life balance leads to self-motivated work environment and organizational achievements. Similarly, Azeem and Akhtar (2014) who examined the effects of work-life balance and job satisfaction revealed that percentage

variance and job satisfaction is attributed to work-life balance (Azeem and Akhtar, 2014). More so, Akinyele, Peters and Akinyele (2016) showed that work-life balance is of significant essence to modern work organizations.

Based on the findings, the study concludes that work-life balance is a veritable organizational practices that, if well implemented, would improve performance of contract employee in the banks. Thus, in order to address the performance problems faced by contract employees in the banking organizations which is the purpose with which this study seeks to achieve, implementation or work-life balance is important. It is therefore advised that managers in UBA and Zenith bank should implement work-life balance programs and integrate it with their organizational policies and practices if they need a committed work force for strategic purposes. Generally, the study concludes that work-life balance can be used to influence employee performance in the banking industry.

### **RECOMMENDATIONS**

The following are the recommendations made based on the findings:

- From the findings and conclusion the study recommended that there is need for organization to continue enhance appropriate work strategies such as flexible work hours through shift work periods as this would positively influence employee job performance.
- There is need for the organization to provide more facilities for employees as this would in turn improve employee job performance, regardless of their gender.
- There is need for the management of in the organization to design polices that would enhance family leaves among their employees as it was found that an increase this would positively influence employee job performance.
- The study recommended that there is need to have a reduced work option amongst employee of the organization as it was found that this positively influence their level of performance.
- Management in the banks must continue to ensure that employee observe their annual vacations yearly and encourage other short leave periods such as sick leave, study leave, stress leave as at when due, to reduce fatigue and boost productivity.

### **Limitation of the Study**

This study is concerned with balancing work and life of contract staff in the Nigerian banks: and Performance implications. The study only focused on these two banks, amongst other banks in the industry. Thus, a limitation to the study is that findings applies to only contract employees in these organizations. On the other hand, this study emphasized on work-life balance and employee performance. The study did not however, make comparisons between contract employee and permanent to critically ascertain the beneficiaries to work-life balance practices. On the other hand, comparisons were not made as to the level of performance between the two banks based on work-life balance practices

in the organizations. These demand further research analyses that would critically examine the issues that could arise from such study limitations.

### **Suggestion for Further Studies**

Based on the above, it is suggested that more work can still be done on work-life balance practices concerning contract employees' performance by making comparisons between the unit of analysis and permanent employee in order ascertain some work-life balance implementation gaps. On the other hand, as findings only apply to these two organizations, more research should examine how veritable implementation of work-life balance can help address performance issues in other organizational absolutes. More so research should make comparative analysis between banks for learning.

### **Contribution to Knowledge**

Compendium of academic literature have examined the link between balancing work and life of contract staff in the Nigerian banks and Performance implications parameters such as their job commitment, satisfaction, productivity, work quality, amongst other measures of employee job performance. However, it was observed that researchers have failed to comparatively examine the efficacy of this concept on contract employees in Nigeria. Contract staff are mostly utilized by banking organizations to achieve strategic goals in the short and medium term. Therefore their performance and well-being is needed for overall organizational achievements. This study has shown that work-life balance practices should be applicable to contract employees in these banks because of their importance to business in the contemporary banking situation in Nigeria, if their performance is needed.

### **REFERENCES**

- Abid, S., & Barech, D.K. (2017). The impact of flexible working hours on the employees' performance. *International Journal of Economics, Commerce and Management* United Kingdom, 4(7), 450- 466.
- Arling, P. (2004). The impact of telework on performance: A social network approach. A paper has been accepted to the America's Conference on Information Systems, 2004.
- Asiedu-Appiah, F. (2013) Work-life balance and Satisfaction for Nurses, *Asian Journal of Business and Management Sciences*, 2(5), 2047-2528.
- Bamidele, R. (2012). Casualization and labor utilization in Nigeria. Department of Sociology and psychology, Fountain University Osogbo, Osun State.
- Barnett, R. & Baruch, J. (1985). Work-family conflict in the dual career family. *Organizational Behavior and Human Decision Processes*, 51, 51-75
- Bellavia, J & Frone, R. (2005) Reconceptualizing the work-family interface: An ecological perspective on the correlates of positive and negative spillover between work and family. *Journal of Occupational Health Psychology*, 5, 111-126.

- Bhartia, K., Purswani, R.N., Mishra, M., and Tiwari, D. (2015). Work-life balance: a key driver of employee satisfaction (a comparative analysis of public and private sector). *International Conference on Management Finance Economics*, 186- 190.
- Bloom, Sabine, Guerts & Kompier (2013) Vacation after-effects on employee health and well-being, and the role of vacation activities, experiences and sleep. *Journal of Happiness Studies*, 14(2), 613-633.
- Cailler, J.G. (2012). The Impact of Teleworking on Work Motivation in a U.S. Federal Government Agency. *American Review of Public Administration*, 42(4) 461–480.
- Clark, S. C. (2000). Work/family border theory: a new theory of work/family balance, *Human Relations* 53(6), 747-770.
- Clarke, M., Koch, L., & Hill, E. (2004), "The work–family interface: Differentiating balance and fit", *Family and Consumer Sciences Research Journal*, 33(2), 121-140.
- Crampton, S., Douglas, C., Hodge, J., & Misha, J. (2003). Job Sharing: Challenges and Opportunities, *Seidman Business Review*, 9 (1), 20-22.
- Danesi, R.A. (2010). Nonstandard work arrangements and the right to freedom of association in Nigeria, *Iira Regional Conference Lagos*.
- Dattner, A. (2010). Measuring the positive side of the work-family interface: Development and validation of a work-family enrichment scale. *Journal of Vocational Behavior*, 68, 131-164.
- Dixon-Ogbechi, B.N. (2002). *Research methods & elementary statistics in practice*. Lagos: Philgad Nigeria Ltd
- Eby, L.T., Casper, W. J., Lockwood, A., Bordeaux, C., Brinely, A., (2005), "Work and family research. Content analysis and review of the literature", *Journal of vocational Behavior*, 66, 124-139.
- Edwards, R., & Rothbard, U. (2000). Commercial Banks & Historical Development, *Journal of Applied Sciences Research*. 7(7), 1024-1029.
- Faghih, P., Allameh, S. M., & Ansari, R., (2013). Effect of Quality of Work-life on Organizational Commitment by SEM (Case Study: OICO Company), *International Journal of Academic Research in Business and Social Sciences*, 2(10), 135-144.
- Fajana, S. (2005). *Industrial Relations in the oil industry in Nigeria*. Sectorial Services
- Fakih, A. (2014). Vacation Leave, Work Hours and Wages: New Evidence from Linked Employer- Employee Data. IZA Discussion Paper No. 8469,
- Flick, U. (2011). *Introducing research methodology: A beginners' guide to going a research project*. London: Sage.

- Ghalipour, A., Bod, M., Zehtabi, M., Pirannejad, A., & Kozekanan, S.F. (2010). The Feasibility of Job Sharing as a Mechanism to Balance Work and Life of Female Entrepreneurs. *International Business Research*, 3(3), 133-140.
- Glass, J & Finley, A. (2002). Coverage and effectiveness of family responsive policies and employee retention following childbirth. *Social Forces*, 76, 1401-1435.
- Goode, W. (1960). A theory of role strain. *Am Sociol Rev*, 25, 483- 496.
- Graham, I (2010). Working conditions of contract workers in the oil and gas industries. Working Paper, No 276, 1-106.
- Greenhaus, J., Collins, K., & Shaw, J. (2003). The relation between work-family balance and quality of life. *Journal of vocational behaviour*, 63, 510-531.
- Grover, K., & Crooker, E. (1995). The influence of work-induced psychological states on behavior at home. *Basic and Applied Social Psychology*, 10, 273-292.
- Grzywacz, T., & Carlson, A, (2007). Contextualizing migrant black business womens" work – life balance experiences. *International Journal of Entrepreneurship Behaviour & Research*. 19(5), 460 – 477.
- Halpern, A.G., (2005) Relationships of job and family involvement, family social support, and work- family conflict with job and life satisfaction. *Journal of Applied Psychology*, 4(4), 411-420.
- Houston, C., & Waumsley, T., (2003). Formal organizational initiatives and informal workplace practices: Links to work-family conflict and job-related outcomes. *Journal of Management*, 28(6), 787-810.
- Huton, J.E., & Norman, C.R. (2010). The impact of alternative telework arrangements on organizational commitment: Insights from a longitudinal field experiment. *Journal of Information Systems American Accounting Association*, 24(1), 67-90.
- Jones, F., Burke, R., & Westman, M. (2006). *Work-life balance: a psychological perspective*. New York, NY: Psychology press.
- Lapierre, A & Allen, A. (2006). The relative contribution of formal and informal organizational work- family support. *Journal of Vocational Behavior*, 66(3), 487-500.
- Lazar, J., (2010). Work-life Balance and Organizational Commitment for Nurses. *Asian Journal of Business and Management Sciences*, 2 (5), 01-06.
- Lim, K., & Teo, U. (2000). Mechanisms linking work and family: Clarifying the relationship between work and family constructs. *Academy of Management Review*, 25(1), 178-199.
- Lockwood, T., (2003). An investigation of job satisfaction and female sports journalists. *International Sports Journal*, 49(7/8), 401-407.



- Madsen, I. (2006). Antecedents and outcomes of work-family conflict: Testing a model of the work- family interface. *Journal of Applied Psychology*, 77(1), 65-78.
- Maduawuchi, A. (2016). The list of Zenith bank branches in Lagos. Nigerian Infopedia.
- Marks, I., (1977). The impact of email on work-life balance. *Aslib Proceedings: New Information*. 64(2), 154-177
- Marks, M., & MacDermid. L. (1996). *Managing people*. 3rd edn. Oxford. Butterworth-Heinemann. Milvaney, M. (2014). Leave programs/time off and work stress family employee benefits programs, organizational commitment, self-efficacy among municipal employees. *Public Personnel Management Journal*, 43(4), 11-23.
- Morris, R., & Madsen, Y., (2007). Factors Affecting Employee Job Satisfaction of Pharmaceutical Sector, *Australian Journal of Business and Management Research*, .1(9), 113-123.
- Mungamia, A.K, Waiganjo, E.W., & Kihoro, J.M. (2016). Influence of flexible work arrangement on organizational performance in the banking industry in Kenya. *International Journal of Academic Research in Business and Social Sciences*, 6(7), 159-172.
- Narayanan, R., & Nath, W. (1982). A cross-cultural test of the work–family interface in 48 countries. *Journal of Marriage and Family*, 66, 1300-1316
- Nweke, J.O. (2015). Causes of job stress in the banking industry: A study of Guaranty Trust Bank Plc, Abakaliki, Ebonyi State, Nigeria. *International Journal of Education and Research*, 3(6), 145- 156.
- Obiageli, L.O., Uzochukwu, C.O & Ngozi, D.C. (2015). Work-life Balance and Employee Performance in Selected Commercial Banks in Lagos State. *European Journal of Research and Reflection in Management Sciences*, 3(4), 63-77.
- Ogundare G, Elijah, S. (2011). The Oriental Ambush. *National Standard*, 10(5), 17-21.
- Okafor, E. O. (2012). Emerging nonstandard employment relations and implications for human resource management functions in Nigeria. *African Journal of Business Management*, 2(26), 7612-7621.
- Oloiptip, R., & Gachunga, H., (2014). Influence of work-life balance on organizational performance at kenya power, *International Journal of Innovative Social & Science Education Research* 2(1), 69-85.
- Olorunsola, A & Ibegbulam, E. (2003). Commitment and motivation at work: The relevance of employee identity and regulatory focus. *The Academy of Management Review*, 35, 226-245.

- Oludayo, A.O., Gberevbie, E.D., Popoola, D., and Omonijo (2015). A Study of Work-Life Balance Initiatives in Banking Industry in Nigeria. *International Research Journal of Finance and Economics*, 133, 108-125
- Papalexandris, U & Kramar, O. (1997). Work and family in the virtual office. Perceived influences of mobile telework. *Family Relations*, 45(3), 293-301
- Pierce, I & Newstrom, E. (1983). Defining and conceptualizing workplace flexibility. *Community, Work, & Family*, 11(2), 149-163.
- Pierce, J. L., & Newstrom, J. W. (1982). Employee responses to flexible work schedules: An inter-organization, inter-system comparison. *Journal of Management*, 8(1), 9-25.
- Repetti, D. (1987). Employees' perception on work-life balance and its relation with job satisfaction in Indian public sector banks, *International Journal of Exclusive Management Research*, 2(2), 1- 13.
- Sakthivel, D., & Jayakrishnan, K., (2012). Individual demographic differences and job satisfaction among Information Technology personnel: An empirical study in Taiwan. *International Journal of Management*, 21(2), 221-231.
- Sarndal, C.E., Swensson, B., & Wretman, J. (2003). Model assisted survey sampling. Springer, 9-12. Shujat, S., Cheema, F.A., & Bhutto, F. (2011). Impact of work-life balance on employee job satisfaction in private banking sector of Karachi. *Journal of Management and Sciences*, 7(2), 8-15.
- Sieber, J. (1974). When work-life benefits are not enough: The influence of work-life culture on benefit utilization, organizational attachment, and work-life conflict. *Journal of Vocational Behavior*, 54, 392-415
- Singh, G., Ryan, H, Scmith,D., & Johnson, A. (2010). Family-friendly programs, organizational commitment, and work withdrawal: The moderating role of transformational leadership. *Personnel Psychology*, 60, 397-427.
- Skinner, M., & Pockock, G. (2008). Who is a good organizational citizen? Social perception of male and female employees who use family leave. *Sex Roles*, 49, 233-246
- Soriwei, F. (2016). Labor minister warns banks against job losses. *The Punch Nigeria*.
- Staines, U. (1980). The work-family interface: Differentiating balance and fit, *Family and Consumer Sciences Research Journal*, 33(2).
- Susi, S., & Jawaharrani, K. (2010) Family friendly policies: Distribution and implementation in Australian workplaces. *Economic and Labor Relations Review*, 10(2), 221-239.
- Susi, S., (2010). Work-life balance reflections on employee satisfaction. *Serbian Journal of Management* 6 (1), 85-96.
- Tiedje, K & Associates (1990) *Employed carers and family-friendly employment policies*. London: Joseph Rowntree Foundation Policy Press.

Tulejova, L. (2010). Telework and its impact on working performance. *Journal of Information, Control and Management Systems*, 10, 7-13.

Voydanoff, M. (2005). Child care assistance can improve employee attitudes and behavior. *Personnel Administrator*, 29, 45-47.

Williams, R., & Alliger, A., (1994). Women between part-time and full-time work: The influence of changing hours of work on happiness and life-satisfaction, SOEP Papers No. 268, DIW Berlin

Wolf, R. (2013). Management relations in the work culture in japan as compared to that of the west, *Innovative Journal of Business and Management* 2(5), 116 - 122.

Zedeck, A. (1992). *Managing Work-life Balance: A Guide for HR in Achieving Organisational and individual change*. Chartered Institute of personal and development, CIPD house, camp road, London.