

Full Length Research Paper

Work-Life Balance and Performance of Female Bank Workers in Nigeria

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Accepted 5 February, 2020

The turn of events in recent years has given rise to the need for the female folks to build their careers like their male counterparts. Owing to this, organisations are beginning to come to terms with this reality and thereby formulating flexible family-friendly policies that would accommodate their personal, family, and social lives, and prepare them to perform optimally. This study was designed to ascertain the influence of work-life balance on performance of female bank workers in Rivers State, Nigeria. The entire population size of two hundred and sixty-five from forty-three branches of nine deposit money banks in Rivers State was adopted as the sample, based on the guidelines of census study approach. Hence, 265 copies of the questionnaire were distributed, out of which 213 copies were retrieved. 15 copies were not useful, while 51 copies were not returned, therefore, only 198 copies which is above the recommended response rate were used for the analysis. The analysis was conducted using Statistical Package for Social Sciences. The findings revealed that sound work-life balance family-friendly programmes provides the mechanisms through which certain positive behaviour of employees is induced, controlled and coordinated toward achieving greater performance that would lead to the attainment of the overall performance of the firm. It was recommended that: Management should introduce personal life policies that would reduce absenteeism and presenteeism in the workplace to enable employees attain their stated goal within stipulated time. Management should consider employees' social wellbeing and make policies that enhance their goal attainment.

Key words: Work-Life Balance, Personal Life, Goal Attainment, Job Satisfaction, and Performance.

INTRODUCTION

The expansion of knowledge, civilization, and modernization are essential factors that have made women in the world over delve into a career of choice even as they take care of and contribute to the advancement of their homes. Unlike in the past where African women are completely relegated to being just housewives - except in some cases where certain cultural features necessitate women to provide for the home as their customs and traditions demands. Today, the average Nigerian woman is expected to build a career alongside the provision of counterpart contribution(s) and support for her partner and/or family because there has been a huge shift from the norm - being a male dominated breadwinning role to a dual-earner couple role for both partners (Allen, Herst, Bruck and Sutton, 2000).

As such, she is required to balance her personal, social, and family life viz-a-viz her career of choice (Frone, Russell and Barnes, 1996).

Being a female worker in the banking sector in today's challenging business sphere is tough and demanding as female workers are required to make performance contributions that would drive the overall performance of the business just like their male counterparts (Borman and Motowidlo, 1993). Hence, whether they are dealing face-to-face or indirectly with customers, the little contributions they make to the performance of their task has rippling effects on the performance of the firm (Bono and Judge, 2003; Borman and Motowidlo, 1993). In this sense, giving rapped attention to the performance of female workers can boost the profit of the firm and help them constantly meet sales goals and deliver before deadline (Ashanasy and Nicholson, 2003). In meeting deadlines, measuring performance requires the assessment of employees' output in form of production

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within a specific time (Baumann and Kuhl, 2005).

In creating a frame for female workers to perform effectively, management must begin orientating FE at the point of entry towards strong performance management (PM) attainment desire (Judge, Erez and Bono, 1998; Kacmar, Harris, Collins, and Judge, 2009). This could be achieved through incorporating the need for PM into the job description, hiring process, and orientation towards goal attainment and internalization of the same for the greater good of the organisation (Rotundo and Sackett, 2002). Rotundo and Sackett (2002) noted that this shows the need for female workers to aim for an outstanding performance in the hierarchy of performance (below average, satisfactory, very good, excellent, outstanding - from the least to the highest). In essence, the job related activities that are expected of a worker is checked as against his/her actual performance, which is directly tied to how balanced the work-life of the worker is (Viswesvaran and Ones, 2000).

Work-life balance (WLB) is eminent especially in this fast paced world of business of our time in creating and managing any ability(ies) that would reduce stress and overwhelming tasks (Grzywacs, Almeida, and McDonald, 2002; Smith, 2001). Work stress tends to have negative effects on the personal, social, and family life of the female workers (Bellavia and Frone, 2005; Carlson, Kacmar, and Williams, 2000). This is one of the reasons why employees (especially females) who have the ability to manage and create a balance between personal, family, and social life, are able to separate work-life from other aspects of life (Alterman, Luckhaupt, Dahlhamer, Ward, and Calvert, 2013). This means that work-related activities should stay and remain at work, while home-related activities stay and remain at home (Kotowska, Matysiak, Styrac, Paillhe, Solaz, Vignoli, Vermeylen and Anderson, 2010).

WLB demonstrates the extent to which individuals are satisfied and equally engaged in their work and family role (Adams, King, and King, 1996; Barnett and Hyde, 2001). It consists of time balance (equal time), involvement balance (psychological involvement), satisfaction balance (equal level of satisfaction) of both family and work-life (Batt and Valcour, 2003; Delecta, 2011; Greenhaus, Collins and Shaw, 2003). Frone, Russell and Barnes (1996) noted that the need for an outright balance between one's personal, family, social, professional, and financial life is very important as it has benefits that are achieved using it. On one hand, it is positive gains for employees in question as it helps them carve out their activities on a daily, weekly, and monthly basis in relation to work and family;

- (1). Avoid the possibility of taking work home,
- (2) Being in constant touch with family even while at work through telephone conversations,
- (3) Being readily available to the demands at work, home, and society per time,

(4) availability during social events that require the attendance of family members, e.g. child's inter-house sports, religious programmes, and other social functions (Deivasigamani and Shankar, 2017; Frone, Russell, and Cooper, 1996).

In a bid to move for an equilibrium between work life, family life, social life, personal life, and professional life of employees globally, quite a number of researchers have taken the time to investigate issues concerning this and how they can help employees enjoy all aspect of their lives and make meaning out of their activities whilst adding value to their organisations (Cote and Miners, 2006; Duxbury and Smart, 2010; Edwards and Rothbard, 2000; Judge, Locke and Durham, 1997; Kelloway, Gottlieb and Barham, 1999; King, 2008; Kotowska, Matysiak, Styrac, Paillhe, Solaz, Vignoli, Vermeylen, and Anderson, 2010). This is quite commendable. It is however shocking to note that female employees in Nigeria, especially the banking industry in Rivers State have not been given adequate attention with regards to investigating their work and family life. This is rather regrettable. Based on this position, this study is conducted to enquire how female bankers in Rivers State can have a balanced life as it directly affects their performance as employees. In essence, this study aims at empirically filling the gap that has been observed and positing strong recommendations that would guide the activities of researchers in this area and contribute to existing literature.

Achieving high performance does not come that easy. It takes a lot of sacrifices from the home front to get work done as family members are to bear the brunt in most cases and suffer the absence of loved ones (Allen, Herst, Bruck and Sutton, 2000), if the firm has to survive. This is what brings about conflict work and family or a state of dilemma for some employees especially the female folks (Carlson, Kacmar and Williams, 2000). Work-family conflict is a birthplace for lack of flexibility occasioning from irreconcilable high pressure from the work and family spheres, thereby drastically reducing productivity and job performances of the average worker, and eventually resulting in broken homes (O'Driscoll, Brough and Kalliath, 2006). This struggle may be in form of time, strain, and behaviour which result in poor performance (Patterson, 1998). Hence, there has been growing concerns of the extent of deterioration in community and family life, showing poor employee input which is a direct reflection of the difficulties associated with balancing work and needs of the home.

Performance on the part of the female bank workers in Rivers State tends to suffer set-backs when individual employees' experiences incompatibility in the roles between work and family demands that makes them experience scheduled conflict and fatigue, overload of role obligations, structural and emotional interference, job/person misfit, job and family role conflict etc. This

tend to have more negative effects on their performance on the job causing work and family participation to drop and worsen as time goes on. This imbalance creates bidirectional conflict (work-to-family and family-to-work) in the lives of these female workers (Greenhaus and Beutell, 1958). Work-to-family conflict negatively affects commitment of employees in terms of irregular, extensive, and/or fixed work hours, work-overload, and other forms of job stress that affect family, personal, and social life. While family-to-work conflict demonstrates experiences in which these employees' family life such as; children and primary responsibility for them, care for the elderly or one's spouse's needs, and unsupportive family members tend to interfere with the job that these female workers do. In all, these factors have induced presenteeism, absenteeism, lack of job satisfaction, and inability for workers to be motivated to carry out tasks assigned to them. Evidently, the productivity of employees is hampered by inadequate balance or an imbalance between work and life of employees.

In a bid to settle these interruptions between work and family activities, amongst female bank workers that WLB concept is been introduced in order to ascertain how female bank workers can achieve maximum output as we x-ray their work and family lives, thereby putting an end to the sufferings in the home front, while putting efforts so the job does not suffer as well. It is only then that the female workers can be said to perform maximally. This in a nut-shell is the basis for this study.

LITERATURE REVIEW

Concept of Work-Life Balance (WLB)

Work life balance (WLB) shows a vacuum-in-balance of the life of an individual between personal interests, family and social or other leisure activities and time (Williams, 2000). The origin of WLB is traceable to the United State of America and the United Kingdom in the later part of 70's and 80's (Dunlop and Lee, 2004). However, WLB in the 21st century is somewhat confusing due to technological advancement that has allowed most employees to meet and surpass work-targets within stipulated time (Emslie and Hunt, 2009).

It is imperative to note that three broad factors are largely responsible for the imbalance people feel and experience per time (McDonald, Brown and Bradley, 2005). These factors include, gender, time, and family. In a clearer sense, the reason people experience imbalance in their lives is tied to their gender (e.g. whether they are male or female), time (the amount of time spent at work, home, religious gathering or other things), and family characteristics (the composition or make-up of the family) (Maxwell and McDougall, 2004). Carving a balance between work and family for employees tend to benefit the employer and the job on several spheres namely;

(1) WLB has the potential of improving the productive capability of the employees which is more of good news for the employer.

(2) The employees that benefit from this tends to give their all in committing to the growth and success of the firm.

(3) The confidence of the employees is developed and enhanced accordingly.

(4) More skilled employees would want to stay with the firm and give their best to meet and surpass stated objectives.

(5). It helps employees create and maintain significant level of customer relationship/satisfaction and bring about positive reactions to competitive forces in favour of the firm they work for (Deivasigamani and Shankar, 2017; Greenhaus, Collins, and Shaw, 2003; Helge, Sheehan, Cooper and Einarsen, 2010).

Personal Life

This deals with ones' interests, activities, and relationship that are different from the public or professional life, activities concerning or affecting a specific person or his/her sequestered life and persona (Deivasigamani and Shankar, 2017). That which intimately concerns ones' or a person's physical being (the point where life especially as it concerns one's career is referred to as work-life interface). Work life interface represents the connection between work and private life of employees (Frone, Russell and Barne, 1996). It is true that there are several aspects of the life of an individual when it comes to his/her privacy; however, some aspect of this form of life tends to intersect with work. These aspects of personal life are so important that it cannot be overlooked. Such aspects of one's personal life that affect work are health, leisure, and family relationship. Work-life interface in bidirectional, meaning that work can inhibit family life and family life can as well interfere with one's work or time; one's own life can be enhanced and enriched through one's work-life (Ford, Heinen and Langkamer, 2000).

What this means is that there are negative and positive spillovers on both side. On one hand the outcome would be work-family enrichment or work-family facilitation, while on the other hand it would result in work-family conflict that brings about certain negative consequences that take a toll on life and time, and complex the individual and their family members (Ford, Heinen and Langkamer, 2000). In all, one's personal life have both positive and negative consequences and efforts on one's job, while one's job have both positive and negative consequences on one's personal life (Frone, Russell and Cooper, 1992b).

Concept of Performance

The concept of performance is deeply rooted in

performance management system (PMS). PM has evolved over time by firm who are now pulling down or doing away with the traditional methods of performance appraisal and employing the 360-degree feedback method (Tracy, 2000). But in general, there is no universally acceptable theory about performance. This is true because the level of effectiveness employed in developing and stimulating employees to perform goes a long way to determine how the firm as a whole would perform (Schmidt, Frank, Hunter, John, 1998).

Every employee makes contributions to the overall performance of the firm as a unit. So, at the point where the performance of an employee fall below what is expected of them; a longer period of time, this would lead to redundancy and as such would need a re-organisation of events. This is because for an organisation to be successful, employees would first be successful in their task or job performance for success to be attained, the living managers must first consider employees with the right, appropriate, or required skills and qualifications for the job, and develop them accordingly to enable them closely align to stated or predetermined objective of the firm (Sackett and DeVore, 2001).

Goal Attainment

A goal represents an idea one commits to achieving in the future. It connotes the planned desired results that a person, a group, or an organisation hopes to achieve within a finite time (Dunlop and Lee, 2004). A goal can be cascaded into objectives, purposes, or a predetermined state of affairs that would cause the needed change to happen (Judge, Erez, and Bono, 1998). This is seen as a successful, fruitful, flourishing attempt at achieving stated plans that will cause the intended change to happen as planned. What makes goal attainment easy is when goals are programmed to be smart. This gives room for goals to be specific measurable, achievable, realistic and time-bound. These are vital elements or components of goal that are alterable (Kacmar, Harris, Collins, and Judge, 2009).

Goal setting is the first step in the process of achieving a goal; it gives room for directional focus that leads to greater efforts (Erez and Judge, 2001; McFarlin and Blascovich, 1991). This is because goals increase persistence, and difficult goals prolong efforts. It is imperative to note that smart goals could be planned on a long- term, intermediate, or a short-term basis. Primarily, what differentiate them are the times involved to achieve those (Erez and Judge, 2001). For instance, a goal that is short-term is expected to be achieved within the shortest possible time, even within a day, while intermediate or mid-form goals could be within three to six months etc., while long – term goals are between one year to five years and above. Nevertheless, goals are important because they pose with some level of difficulty and

complexity (Cote and Miners, 2006).

Job Satisfaction

When employees are contented with their jobs, they tend to put in more efforts to gain more recognition. In measuring the contentedness of workers with their jobs, employees' satisfaction on the job is engaged to evaluate all facets of such jobs (Farh and Seo, 2012). The satisfaction of an employee on the job can be measured or evaluated based on cognitive, affective, or behavioral contentment. In this sense, the employee is spatial to ascertain the level of contentment they get based on the feelings they demonstrate toward feticides that are related to their job (Judge, Erez and Bono, 1998).

Viswesvaran and Ones (2000) have made a postulation that job satisfaction is as a result of fulfilled psychological responses to the outcome of the interactions that individuals have with their work-environment. As mentioned earlier, this psychological fulfillment is multi-talented in that it is cognitive, affective, and behavioural. For an employee to be satisfied with what they do, their thinking process, feeling, and dispositional outcome would achieve a state of accomplishment of what they have in mind or what makes them happy and Fulfilled. In detail, affective job satisfaction for individual goes to demonstrate the degree or level of happiness and pleasure that is introduced by carrying out the task that is assigned to them (Farh and Seo, 2012). Cognitive job satisfaction shows the state of mental satisfaction that employees get from their jobs, while the behaviour of satisfaction shows the extent to which the behaviour of the employee towards others is somewhat friendly and amicable (Farh and Seo, 2012).

Relationship between WLB and Performance

Organisation that employs family-friendly policies in their activities to foster support for the compatibility of work and family life demonstrates a clear ability to align with the trend globally. This alone has the ability to showcase such firms as leading in employee recognition (Greenhaus, Collins, and Shaw, 2003). Most of these family-friendly policies are structured to encourage employees especially the female folks to choose and develop their career just like their male counterparts. This is geared towards achieving family-friendly strategies that encourages flexibility around work activities; a supportive work- frame for them. In general, the aim of improving human resources development (HRD) within the firm is achieved, thereby making women have a sense of entering the workforce, carrying out their routine tasks and making them desire their work as they respond to all the demand that the job demands in order to perform (Kacmar, Harris, Collins and Judge, 2009; Karriker and Williams, 2009).

Organisational climate as a moderator for WLB and Performance

Organisational climate as a moderator for work-life balance and performance creates an enabling frame (environment) for encouraging employees to perform and exceed stated objectives. This can be achieved by creating a culture of bringing on board managers that are supportive to the course of employers, employees and other stakeholders (Kacmar, Harris, Collins and Judge, 2009). They further posit that it is pertinent to have supportive managers at all levels, ensuring that they are trained and retrained to enable them have the required skills needed to carry out their duties. Such skills that are required for them to carry out this task are intrapersonal skills, communication skills, and limited management skills, time management skills, organisational skills, and feedback skills (Alterman, Luckhaupt, Dahlhamer, Ward and Calvert, 2013). In a bid to realize this, tools that are needed for effective people management and other resources must be considered and provided by top management.

Management and employees need to understand the need to create an environment or work-frame that is supportive. One of the ways to achieve this is to work with employees so that they can identify the means through which they would need support, and what kind or type of support they might need, based on the predetermined support type that has been agreed to be given by the firm. In an attempt to grant this support to employees, management makes it a point of duty to ensure that the support and activities are feasible in the light of the available resources that are disposable to the firm (Kacmar, Harris, Collins and Judge, 2009).

METHODOLOGY

The quasi-experimental research design and the cross-sectional research design were applied in this study. The former is appropriate since the respondents are independent of the researcher, while the latter was used since the research was carried out in numerous places where the branches of the banks are located and also because this investigation is descriptive in nature, and involving the inquiry into inter-relationships amid the variables. The target population comprised of the entire female bank workers of all the deposit money banks in Rivers State which encompasses two hundred and sixty-five female bank workers in Rivers State. Nevertheless, the accessible population among the banks is comprised of all the female bank workers totaling two hundred and sixty-five of the nine banks. The census sampling method was applied because the respondents were restricted to only female bankers, so the entire population being two hundred and sixty-five female bankers was adopted as the sample. With this, sampling became unnecessary.

Spearman's Rank Order Relationship Coefficient (Rho), a non-parametric statistical test was used since the study consist of inter-relationships testing between the variables via the statistical package for social sciences (SPSS).

Research Hypotheses

The following null hypotheses were formulated:

Ho₁ There is no significant relationship between personal life and goal attainment of female bank workers in Rivers State.

Ho₂ There is no significant relationship between personal life and job satisfaction of female bank workers in Rivers State.

Ho₃ Organisational climate does not significantly moderate the relationship between work-life balance and performance of female bank workers in Rivers State.

RESULTS AND DISCUSSION

This phase of the work involves the presentation, analysis, and interpretation of data collected. The results were analyzed using appropriate deductive and inferential methods given shared parameters and characteristics.

A total of 265 copies of the statement item were distributed, out of which 213 (79%) copies were retrieved. 15 (7%) copies were considered not useful and prone to error, while 51 (21%) copies were not returned, therefore, the study made use of 198 copies of the statement item representing 74% response rate which is above the recommended threshold.

Test of Hypotheses

Ho₁: There is no significant relationship between personal life and goal attainment in deposit money banks in Rivers State.

The result of the analysis demonstrates a significant level $p < 0.05$ ($0.000 < 0.05$), $\rho = 0.372$. This means that there is a significant positive relationship between personal life and goal attainment in deposit money banks in Rivers State. The null hypothesis is disallowed.

Ho₂: There is no significant relationship between personal life and job satisfaction in deposit money banks in Rivers State.

The result of the analysis demonstrates a significant level $p < 0.05$ ($0.000 < 0.05$), $\rho = 0.868$. This means that there is a significant positive relationship between personal life and goal attainment in deposit money banks in Rivers State. The null hypothesis is disallowed.

		Personal Life	Goal Attainment
Spearman's rho	Personal Life	1.000	.372**
	Correlation Coefficient		
	Sig. (2-tailed)	.	.000
	N	198	198
	Goal Attainment	.372**	1.000
	Correlation Coefficient		
	Sig. (2-tailed)	.000	.
	N	198	198

Correlation is significant at the 0.01 level (2-tailed)

Source SPSS Output, 2009

		Personal Life	Job satisfaction
Spearman's rho	Personal Life	1.000	.868**
	Correlation Coefficient		
	Sig. (2-tailed)	.	.000
	N	198	198
	Job Satisfaction	.868**	1.000
	Correlation Coefficient		
	Sig. (2-tailed)	.000	.
	N	198	198

Correlation is significant at the 0.01 level (2-tailed)

Source SPSS Output, 2009

Control Variables			Strategic Alertness	Organisational Health
-none ^a	Strategic Alertness	Correlation	1.000	.269
		Significance (2-tailed)	.	.038
		df	0	79
	Organisational Health	Correlation	.269	1.000
		Significance (2-tailed)	.038	.
		df	79	0
Environmental Dynamism	Strategic Alertness	Correlation	1.000	.352
		Significance (2-tailed)	.	.040
		df	0	78
	Organisational Health	Correlation	.352	1.000
		Significance (2-tailed)	.040	.
		df	78	0

a. Cells contain zero-order (Pearson) correlations.

Source: SPSS Output, 2019

Table above demonstrates the relationship between the independent and the dependent variable with and without a moderating variable. Without a moderating variable, the relationship between WLB and performance is at a significant value $p = 0.000$, and a correlation of $\rho = 0.880$. With the influence of organizational climate, the significance still remains at $p = 0.000$, at $\rho = 0.632$.

DISCUSSION OF FINDINGS

The findings from the test of H_{01} being the relationship between personal life and goal attainment revealed that there is a positive relationship at 0.372, when the p-value is $0.000 < 0.05$. Thus, the null hypothesis was disallowed and we conclude that there is significant and a positive

relationship between personal life and goal attainment. This work supports the conclusion of Deivasigamani and Shankar (2017), that a well-adjusted personal life has a positive effect on the performance potentials of employees.

The findings from the test of H_{o2} being the relationship between personal life and job satisfaction revealed a positive relationship at 0.868, when the p-value is $0.000 < 0.05$. Thus, the null hypothesis was disallowed which necessitate the conclusion that there is significant and a positive relationship between personal life and job satisfaction. Frone, Russell and Cooper (1996) observed that balanced personal life of employees has strong impact on the satisfaction they get from the job they do.

The findings from the test of H_{o3} , in which the moderating role of organizational climate on the relationship between WLB and performance, the result revealed that organizational climate significantly moderates the relationship between WLB and performance at a significant level $0.000 < 0.05$, $\rho = 0.632$. This demonstrates a strong positive relationship. An appropriate climate is paramount for performance in a highly competitive business environment. Williams and Boushey (2010) advised that "climate should be designed, to encourage the willing participation of members of the organization for effective organizational performance. Reynolds (2005) opined that organizational climate provides the mechanisms through which the behaviour of employees is induced, controlled and coordinated toward achieving greater performance that would lead to the attainment of the overall performance of the firm.

CONCLUSION AND RECOMMENDATIONS

Conclusively, the need for work-life balance policies and programmes puts organizations in the position where they are to enhance the performance of employees by adhering strictly to personal life, family, and social life policy guidelines and programmes through an accommodating climate. Specifically, the application of work-life balance family-friendly programmes within the firm enhances performance and curbs job spillovers. Thus, firms through its organizational climate should create an enabling work-frame for the adoption and application of work-life balance programmes as it would induce goal attainment and job satisfaction of employees through high performance. From the research analysis and conclusions above, the following recommendations were made to enhance the activities of deposit money banks: Management should introduce personal life policies that would reduce absenteeism and presenteeism in the workplace; thereby making employees attain their stated goal within the required time. When personal life programmes are introduced, employees feel happier and less stressed. This invariably

makes them satisfied on the job. This should be encouraged as much as possible. Employees can be pushed beyond their limits when sound employment policies are created to encourage a healthy balance between work and life of employees, especially under accommodating organizational climates.

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