

The influence of long working hours on job satisfaction of the female employees of commercial banks in South East, Nigeria.

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ABSTRACT

This study examined the influence of long working hours on job satisfaction of the female employees of commercial banks in South East, Nigeria. The study started with a broad outline on the background of work-life management and the commitment of these female employees. The research problem, research objective, hypothesis, and research questions were stated. Conceptual and theoretical foundations were laid through the views of related literatures, to clarify various opinions as to the meanings of the topic of the study. The result shows that long working hour's arrangements have a significant relationship with job satisfactions of female employees in Nigerian commercial banks in the South-East States. This is to say that when people spend too many hours at work, and spend less with their families, their health and work performances begin to deteriorate. In addition, the pressures and demands of work,(reflected in longer hours) more tiredness and the growth of evening and weekend work leave less scope for "quality" personal time. A Result of Person-Moment Correlation Coefficient revealed a positive correlation between long working hour's arrangements and job satisfactions.

Keywords: Long working hours, job satisfaction, female employees, commercial banks.

INTRODUCTION

Work and life remain the two most important domains in the life of an employed individual. However, many researchers often categorized 'Work' as salaried jobs, while 'Life' is generally projected to mean everything that lies outside the realm of formal paid employment but with more emphasis on family ties. 'Management', on the other hand, appears to present an assumption that equilibrium can be achieved in both domains simultaneously through an appropriate coordination. Albeit, *Organizational commitment* is the individual's psychological attachment to the organization. However, the mainstream thinking of the terminology - 'Work-Life Management' is to manage a balance between work- life and personal/non - work matters. It has been adduced by many scholars that female bank workers expend less time on non-work related activities but focus much of their energy on work activities. Commuting times are escalating and modern technology has further distorted the demarcations between

work and family. It is thus undeniable that more work time clearly means less family time. Working women, especially, do most of the juggling so as to ensure that there is limited rift between work roles and family roles to ascertain a balance between family time and work time. Some women decide to have fewer of children or delay in having children until they have completed their education, or their family finances and their careers are in a better shape [1]. In the closing of the decades of the 20th century, as women joined the labour force in ever mounting numbers of about 36.5 percent [2], and about 56 percent in Nigeria in particular [3], gender borders became distorted, work and family emerged as a divergent field of study and work-family conflict emerged gradually but unavoidably replaced ancient perception about separate spheres for both gender. Work-family conflict, according to [4], is a variety of the inter-role conflict that results to pressures on the work role

which makes work role more difficult by virtue of participation in the family role. However, for these female employees to achieve the above, they have employed several coping strategies so they can cope with their life and job demands. Individuals respond differently to situations. Coping process is introduced in response to an individual's assessment that significant goals have been lost, endangered or harmed [5]. Coping has to do with the way people manage life conditions that are stressful. To some extent, stress and coping could be said to be reciprocal of each other. Thus when coping is ineffective, the level of stress can be high; but when coping is effective, the level of stress is proposed to be low. Necessary appraisal follows negative emotions that are often intense. This therefore entails that female worker who refuses to apply adequate coping mechanisms will be prone to adverse effects of stressful impediments. This

REVIEW OF RELATED LITERATURE

Conceptual Review

The Management of Work Life and Family Life.

There are copious vital machineries of work-life balance including self-management; time management; stress management; change management; technology management and leisure management. Self-management is the acknowledgment that competently using the gaps in our lives is critical, and that handy resources, time, and life are limited. It implies becoming commanders of our own lives which no one is coming to do for us. However, adequate self-management can be taxing, mostly in getting proper sleep, exercise, and nutrition.

Time Management:

This involves making the best possible use of one's day and the sustaining assets that can be called up. Time management is augmented through suitable goals and perceiving not only what is crucial but what is urgent, as opposition to important or fundamental. It requires knowledge of what one does best and when, and accumulating the fitting mechanisms to bring about particular responsibilities.

work therefore seeks to address the work-life management and the commitment of female employees in Nigerian commercial banks in the South-Eastern States.

Objectives of the Study

The broad objective of the study is to ascertain the influence of long working hours on job satisfaction of the female employees of commercial banks in South East, Nigeria.

Research Questions:

This study would attempt to provide answer to the following question: How does long working hours influence the job satisfactions of the female employees of commercial banks in South East, Nigeria?

Research Hypothesis

H₁ Long working hour's arrangements can significantly influence the job satisfactions of women employees of commercial banks in South East, Nigeria.

Stress Management:

This has to do with muddling through raised complications. By nature, societies tend to become more intricate over time. In the face of swelling intricacy, stress on the individual is unavoidable. More people, distractions, and noise require adept safeguarding of calm and working out of pressure-filled situations. Most forms of multi-tasking (against focusing on one thing at a time) eventually increase stress.

Change Management

This involves making intermittent and determined efforts to guarantee that the quantity and speed of change at work and at home is not overpowering or crushing. Unremitting championship of novel modus operandi and modification of others is crucial to a burgeoning career and life. Change Management (CM) refers to any approach to transitioning individuals, teams, and organizations using methods intended to re-direct the use of resources, business process, budget allocations, or other modes of operation that significantly reshape a company or organization.

Organizational Change Management (OCM):

This considers the full organization and what needs to change. Organizational Change Management principles and practices include Change Management CM as a tool for change focused solely on the individual. Change Management focuses on how people and teams are affected by an organizational transition. It deals with many different disciplines, from behavioral and social sciences to information technology and business solutions. In a project management context, CM may refer to the change control process wherein changes to the scope of a project are formally introduced and approved.

Technology Management:

This is ensuring that technology serves rather than exploits. Technology management is a set of management disciplines that allows organizations to manage their technological fundamentals to create competitive advantage. Typical concepts used in technology management are:

1. Technology strategy (a logic or role of technology in organization),
2. Technology forecasting (identification of possible relevant technologies for the organization, possibly through technology scouting),
3. Technology roadmap (mapping technologies to business and market needs), and
4. Technology project portfolio (a set of projects under development) and technology portfolio (a set of technologies in use).

The role of the technology management function in an organization is to understand the value of certain technology for the organization. Continuous development of technology is valuable as long as there is a value for the customer and therefore the technology management function in an organization should be able to argue when to invest on technology development and when to withdraw.

There is increase in the rate of technological change and often there is no choice but to keep up with the technological advances but we must rule technology, not vice versa.

Leisure Management:

This is the most ignored of the work-life balance sustaining disciplines. It concedes the significance of rest and relaxation. Effective leisure management calls for varying one's activities. To realize a little better balance in life workers need to: plan down time; cut out the things that do not add value to their lives; avoid negative people that suck energy; outsource tasks where possible; and take some time like five minutes for themselves (irrespective of what one decides to do with the five minutes, it needs to be time that is just for one alone).

Long Working Hours of Commercial Bank's Female Employees.

Studies like [6], [7] and [8] affirm that when people spend too many hours at work, and spend less with their families, their health and work performances begin to deteriorate. There are a variety of rationalizations for this related to wealth, the increase in single parent families, the privatization of family life and the lack of local resources and amenities. In addition, the pressures and demands of work, (reflected in longer hours) more tiredness and the growth of evening and weekend work leave less scope for "quality" personal time. The costs include rises in juvenile crime, more drug abuse, a decrease and disinclination to take responsibility for care of elderly relatives and for the disadvantaged. While steps to remedy these concerns go further than work and employment, the requirements of work add to a diminished involvement in non-work activities producing in an imbalance. Moreover, workers are less enthusiastic of exhibiting infinite loyalty to the organization. One reason offered for this is the changing nature of the psychological contract at work; instability in organizations has made it less realistic to offer safe progressive careers and therefore to substantiate why workers should be committed. [9]

reports that the allocation of fewer organizational rewards, together with development opportunities and salary raises are consequences of observations of dwindled organizational devotion by workers who used family-friendly

policies. Working long hours however, dissuades the ability of workers to fulfill incongruous tasks, and then obliges a number of workers to choose between accomplishing balanced roles and advancing in their careers.

METHODOLOGY

Research Design

This study employed a descriptive survey design method to update the influence of work life management on the commitment of Women Employees in South East Commercial Banks, Nigerian. The post-colonial period has witnessed the mass entrance of women into the modern economic sector and as a result of this many women have combined domestic duties with paid employment outside the home. However, according to [10], research has shown that work and home (family) are the two most important domains in the life of an employed individual. For female bank workers try to juggle between this two so as to ensure that there is limited rift between work roles and family roles to ascertain a balance between family time and work time expend less time on non-work related activities but focus much of their energy on work activities. Therefore, the challenge of management of both work and non-work demands is one of today's central concerns for both individuals and organizations; hence, the imperativeness of this study and adoption of descriptive survey design.

Population of the Study

The target population for this study is exclusively women, both senior and junior staff working in the six selected banks irrespective of the age. These female employees were randomly selected from all the departments of six new generation banks in South-East State in Nigeria which includes; Zenith Banks Nigeria Plc, Guarantee Trust Banks Nigeria Plc, Diamond Banks Nigeria Plc ,Access Banks Nigeria Plc, First City Monument Banks Nigeria Plc, Fidelity Banks Nigeria Plc. These banks were selected from the twenty one (21) registered commercial banks in Nigeria using proportional sampling method. The respondents belong to various designations of the bank performing different roles. The respondents are delimited to a branch or the head office of these six commercial banks being represented by Enugu and Anambra States respectively. This is because much of these bank's zonal offices are located in these two states. The number of the population is one thousand, seven hundred and eight (1718) female employees of these selected banks.

Table 1: The commercial banks and the population for female employees for the study include:

S/N	BANKS' NAME	LOCATION	NO OF STAFF	TOTAL NO OF STAFF
1	Zenith Banks Nigeria Plc	Enugu metropolis offices	150	350
		Anambra metropolis offices	175	
2	Diamond Banks Nigeria Plc	Enugu metropolis offices	174	368
		Anambra metropolis offices	194	
3	Guaranteed Trust bank Nigeria Plc	Enugu metropolis offices	102	236
		Anambra metropolis offices	134	
4	Access Banks Nigeria Plc	Enugu metropolis offices	124	290
		Anambra metropolis offices	166	
5	First City Monument Banks Nigeria Plc	Enugu metropolis offices	136	290
		Anambra metropolis offices	154	
6	Fidelity Banks Nigeria Plc	Enugu metropolis offices	114	274
		Anambra metropolis offices	160	
	Total			1718

Source: Author's field work.

The above table displayed the allocation of the female employees in their various banks. In Zenith Banks Nigeria Plc, Enugu and Anambra metropolis, a total number of three hundred and fifty (350) female employees is the total population of the study. In Diamond Banks Nigeria Plc, Enugu and Anambra metropolis, three hundred and sixty eight (368) female employees formed the total population of the study. In Guaranteed Trust Bank Nigeria plc, two hundred and thirty six (236) female employees is the total population of the study. Two hundred and ninety female employees formed the total population of the study in Access Bank Nigeria Plc Enugu and Anambra metropolis. First City Monument Banks Nigeria Plc, both in Enugu and Anambra metropolis, two hundred and ninety (290) female employees is the total population of the study. While in Fidelity Banks Nigeria Plc, Enugu and Anambra metropolis offices, two hundred and seventy four (274) female employees formed the total population of the study.

SAMPLE SIZE AND SAMPLING TECHNIQUE

In determining the Sample size, Taro Yamane formula was used. The formula is given thus:

$$n = \frac{N}{1 + N(e^2)}$$

Where n= sample size

N = total population (1718)

e = Allowable margin of error.

In this case, we consider 5% (0.05) error margin adequate:

$$e^2 = 0.0025$$

$$n = \frac{1718}{1 + 1718(0.0025)}$$

$$n = \frac{1718}{1 + 4.295}$$

$$n = \frac{1718}{5.295}$$

$$n = 324.45$$

$$n \cong 324$$

A total of 324 copies of the questionnaire were therefore distributed to the selected banks under study. A total of 324 were completed and returned. Out of them, four were invalidated for the reason of incomplete information. The researcher now worked with 320 which represent a 95.99% response rate.

According to the above calculations, the sample size is three hundred and two four (324) which implies that 324 questionnaires were distributed to the above mentioned banks. However, the proportion of the questionnaire was administered to each of the bank is determined, using the Bowley's proportional allocation formula:

$$N_h = \frac{n \times N_h}{N}$$

Where nh = number of questionnaire allocated to each of the banks

n = total sample size

Nh = number of employees in the selected banks

N = Population size.

Example: For Zenith Banks Nigeria Plc;

$$\text{Number of questionnaire} = \frac{324 \times 350}{1718} = 66.$$

Table 2: Questionnaire Allocation to each bank

S/NO	Banks' Name	Population	Proportional Distribution
1	Zenith Bank Nigeria plc	350	66
2	Diamond Bank Nigeria plc	368	69
3	Guaranteed Trust bank Nigeria plc	236	44
4	Access Bank Nigeria plc	290	55
5	First City Monument Bank Nigeria plc	290	55
6	Fidelity Bank Nigeria plc	274	52
	Total	1718	324

Source: field work 2015.

Sources of Data

In the course of carrying out the research, two sources were used to gather the necessary information. These includes: primary and secondary sources of data. The primary data were collected from systematically planned questionnaire administered to the sampled female staff of the organization under study. In addition, oral or personal interview were used to solicit information from the respondents during the course of the study. However, more necessary information needed for the study, were collected through textbooks, journals and internet.

Description of Research Instruments

The instrument for data collection in this study was structured questionnaire which appeared in Likert five point Scale. The instrument was divided into two sections. The first is the introductory letter from the researcher to the respondents. The second section had questions on Work-life management and the commercial bank female employee commitment. Respondents used a Likert Scale that included Strongly Agree (SA) = 5, Agree (A) = 4, Strongly Disagree (SD) = 3 Disagree (D) = 2, and Undecided (U) = 1 in completing the questionnaire.

Validity of Instrument

Face and content validities were used for the validations of the study and some experts in management sciences to ensure that the items of the questionnaire captured the variables of the study. The variables are the objectives, research questions and the hypotheses of the study which is well structured on the basis of the related literature awareness. Again, the structure and language of the questionnaire were modified so as to minimize the effect of error such as inconsistency and ambiguity.

Reliability of the Instrument

In this research work, the test-retest method of reliability was used. The same research instrument was administered to 60 respondents in the six Commercial Banks under study in order to ascertain the extent to which there is a correlation between the two sets of scores obtained.

The researcher employed the Spearman's Rank Correlation Coefficient denoted as r_s to determine the strength of the relationship and the formula is stated thus:

$$r_s = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

Where:

d = the difference between any pair of rank, and

n = the number of data pairs.

Table 3: The Computation of the Reliability is Thus:

Scale	1 st Respondent	Rank	2 nd Respondent	Rank	d	d ²
SA	24	1	30	1	0	0
A	15	2	13	3	-1	1
U	10	4	7	4	0	0
D	12	3	14	2	1	1
SD	9	5	6	5	0	0
Total	60		60			2

Substituting the values: $p = 1 - \frac{6 \times 2}{5(5^2 - 1)}$

$$p = 1 - \frac{12}{5(25 - 1)}$$

$$p = 1 - \frac{12}{5(24)}$$

$$p = 1 - \frac{12}{120}$$

$$p = 1 - 0.1$$

$$p = 0.9$$

Since the correlation coefficient is 0.9, it implies that there is reasonable agreement between the two sets of test administered. Therefore, we conclude that the measuring instrument is reliable.

Data Analysis Technique

This usually, in statistics, the type of data collected determines the tool to be used in the presentation and subsequent analysis. The item questionnaire which were designed with a view of pursuing the achievement of the research objectives (that were stated in chapter one) was analyzed using descriptive statistics. Pearson Product Moment was used to test the hypotheses. The level of significance

used was 5% while 95% confidence interval was adopted for the study. Bowley's proportional allocation formula was used for the allocation of questionnaires to the selected banks:

$$N_h = \frac{n \times N_h}{N}$$

Where n_h = number of questionnaire allocated to each of the banks

n = total sample size

N_h = number of employees in the selected banks

N = Population size.

Example: For Zenith Banks Nigeria Plc;

$$\text{Number of questionnaire} = \frac{324 \times 350}{66}$$

$$= 1718$$

Decision Rule

Decision rule is stated as thus:

Reject H_0 if the calculated value is greater than the critical value of the statistical tool that is used at 5% level of significance.

Do not reject H_0 , if otherwise.

DATA PRESENTATION AND ANALYSIS

Data Presentation

The objective is to ascertain the influence of long working hours on job satisfaction of the female employees of Nigerian commercial banks, in the South-Eastern States.

Table 4: Descriptive Statistics for the Second objective.

INVESTMENT STATEMENTS	N	Range		Mean	Std. Deviation
	Statistic	Statistic	Statistic	Std. Error	Statistic
I experience a long working hour's culture in my workplace	324	4.00	4.2258	.04232	.78143
Long working hour cultures I experience are associated with increased errors.	324				
Long working hours I experience result to workplace injuries and health problems.	324	4.00	4.2434	.04779	.88251
Long working hour's culture, heavy workloads and lack of flexibility in the use of time provoke stressful conflicts between work and my private life.	324				
The fear to experience unemployment increases my pressure to work harder, and to work longer hours.	324	4.00	4.2522	.04319	.79763
The working conditions provided by my employer affects my job satisfaction.	322				
Heavy workloads and lack of flexibility in the time affects the level of my job satisfaction.	324	4.00	3.6950	.06092	1.12496
Satisfaction in my career is affected by the stressful conditions I experience in my workplace.	324				
The fear of not being fired by my employer has increased the pressure to worker harder and this is affecting my job satisfaction.	323	4.00	4.0323	.04814	.88889
When I am not able to balance my family activities and work activities it creates affects my job satisfaction.	324				
Long working hour cultures I experience are associated with increased errors.	324				

Valid N (listwise)	321			
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Source: field work 2016.

Table 4 displays the experiences associated with long working hour's culture in their workplace. Results showed in the mean scores and standard deviation of the questionnaire items which is in line with the objectives of the study. The decision rule is to accept any item that falls within the mean of 3.00 and above as significant and entrenched by the respondents of these banks and looking at the mean score, they were all accepted.

Data Analysis

Decision Rule:

Reject the null and accept the alternate hypothesis if p-value >0.05; if otherwise, accept the null.

Test of Hypotheses

Hypothesis one

1. H_0 Long working hour's arrangements can significantly influence the job satisfactions of female employees of commercial banks in South East, Nigeria.

Table 5: Correlations analysis of Long working hour's arrangements and job satisfactions.

		Long working hours	Job satisfaction
long working hours	Pearson Correlation	1	.76**
	Sig. (2-tailed)		.001
	N	324	324
job satisfaction	Pearson Correlation	.76**	1
	Sig. (2-tailed)	.001	
	N	324	324

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

Source: field work 2016.

Result Summary

The result of Person Product - Moment Correlation Coefficient revealed a positive correlation between long working hour's arrangements and job satisfactions with: $r = .76$, $n=341$ and p -

value = 0.002. We therefore accept the alternate hypothesis that long working hour's arrangements have a significant relationship with job satisfactions of female employees of commercial banks in South East, Nigeria.

DISCUSSION OF FINDINGS

The results of the test of hypothesis two shows that long working hour's arrangements have a significant relationship with job satisfactions of female employees in Nigerian commercial banks in the South-East States. This is to say that when people spend too many hours at work, and spend less with their families, their health and work performances begin to deteriorate. In addition, the pressures and demands of work,(reflected in longer hours) more tiredness and the growth of evening and weekend work leave less scope for "quality" personal time. However, this is in line with [11]

who reports that working long hours, dissuades the ability of workers to fulfill incongruous tasks, and then obliges a number of workers to choose between accomplishing balanced roles and advancing in their careers. It also support the studies of [12], [13] and [14] who affirm that spending much hours in the workplace and less their families, can dwindle performance and in the homes can cost juvenile crime, more drug abuse, a decrease and disinclination to take responsibility for care of elderly relatives and for the disadvantaged.

CONCLUSION

The study was able to meet its broad objective which was to examine how a balance can be drawn through an appropriate management of work related activities and non-work related activities so as to bring in a high commitment of female employees of commercial banks of South East States, Nigeria. The study also concluded that when people spend too many hours at

work, and spends less with their families; their health and work performances begin to deteriorate. On the area of job security and family satisfaction, the researcher concluded that when there is no job security, an employee's needs for higher growth will be blocked. If he works hard but security does not return, he will seek to fulfill his needs elsewhere or burn out.

RECOMMENDATION

Based on the above findings and conclusions, the following recommendations are therefore suggested:

1. The employers (banks) should restructure their organizations to avoid long working hours, heavy

workloads and lack of flexibility in the use of time which will invariably provoke stressful conflicts between work and private life which can affect the level of female employees' job satisfaction.

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