

The type of relationship that exists between family satisfaction and job security of the female employees of commercial banks in South East, Nigeria

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ABSTRACT

This study examined the type of relationship that exists between family satisfaction and job security 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 question 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 findings from objective adduced that when an individual's family needs are satisfied, such a person performs maximally in his/her workplace, and this will lead to the expected job security. This refers to job security, freedom from threats of layoffs, frequent queries, harassment, discrimination, bullying and so on. 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. However, the result showed a positive relationship between job satisfaction and job security.

Keywords: Family satisfaction, job security, female employees, commercial banks.

INTRODUCTION

Work-life refers to the intersection of self (the worker), career (work), family and community. Women employees' personal and professional lives, according to [1], can be regarded as two sides of a coin. Paying less or more attention to one at the expense of the other would produce adverse effects. The greater the interference of work with the family, the more women felt emotionally exhausted, less committed and the more likely they would consider changing jobs or opting out of the market [2]. 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. This became possible through mass literacy campaigns, increase in the rate of women's participation in education, and exposure to the influence of urbanization and industrialization. The introduction of women into the paid labour force was initially a means of keeping up production during the

Second World War. Overtime, the role of work advanced beyond just a means of keeping industries running to a source of support for livelihood and life fulfillment [3].

[4] proposed that the phenomenal growth of banks has created massive employment opportunities for the educated unemployed youths of our nation. The women job-seekers find jobs in banks more attractive and more suitable to their nature. Banks also were not only averse to take them but even welcomed their entry because women have certain innate traits which fit in with the job requirements. Thus the humongous increase in job opportunities in banks and the abundant availability of qualified women who get selected in job tests paved the way for the large number of women occupying positions in all cadres today in not only public sector, but more in new generational banks.

Female employees in Nigeria banking industries despite the stressful conditions of getting to their offices; of

which in the main cities of South-East states like Enugu, Onitsha, Aba, Owerri and Abakiliki are always very busy and fast moving cities still try to juggle these permeable conditions. Though the stress encountered by these employees can result to job dissatisfaction, turnover intentions and poor performance. Despite the status quo, these employees still seek for their job satisfaction. Employee satisfaction is used to describe whether employees are happy and fulfilling their desire and needs. Employee satisfaction can help to build commitment of employees towards organization. [5] found that financial benefits, employee relations, work environment and role clarity are the factors that are used to measure job satisfaction of employees at work. Employee satisfaction is a factor in employee motivation and goal achievement. [6] aver that satisfied employees show excellent performance that leads to organizational success thus result in improved financial

REVIEW OF RELATED LITERATURE

Conceptual Review

[7] investigated work life balance and employee performance in selected commercial banks in Lagos state. The findings revealed that leave policy motivate employee ability to deliver services efficiently and effectively. [8] took a detailed study on Work-family balance among women in selected banks in Lagos state, Nigeria. The study concludes that if work demands become heavy, fact remain that marital roles cannot be shelved or neglected and tension between the two boundaries will require a compromise, the study shows that women, will take the choice of keeping their family rather than work. [9] investigated the Exploration of the Effects of Work Life Balance on Productivity. The paper concluded that work-life balance options should be fashioned to facilitate employees balancing their work and personal lives. [10] studied Life - balance of women employees working in banking sector of India. The study concluded that work life balance has become a quest for professionals of banking industries and also that women employee's work better

success. Employee satisfaction increases the quality of work. Employee satisfaction leads to customer satisfaction because customer service eventually depends on the community who provide that service.

Objective of the Study.

The broad objective of the study is to ascertain the type of relationship that exists between family satisfaction and job security of the female employees of commercial banks in South East, Nigeria.

Research Question

This study would attempt to provide answer to the following question. What type of relationship exists between family satisfaction and job security of the female employees of commercial banks in South East, Nigeria?

Research Hypothesis

H₁ There is a significant positive relationship between family satisfaction and job security of the women employees of commercial banks in South East, Nigeria.

when they do make time for family and personal interests. [11] discover the relationship among work life conflict and employee job satisfaction at all levels of the management in the public and private organizations of Pakistan government. They found out that Job satisfaction at the middle level of employees decreases when work life conflict and stress increases. [12] conducted a study on "The impact of work life balance on the commitment and motivation of Nigeria women employees" in six manufacturing firms. They concluded that it is a matter of urgency for organizations to have a rethink, motivating women for more commitment that they will bring to work. [13] carried out a study to investigate work life balance of Nigeria working women in service sector. They concluded that work life balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life. [14] investigated the effect of work-life balance on organizational performance. Majority of the employees emphasized

the need for work-life balance to be given immediate priority and that management should employ a more pluralistic approach in terms of employers and employees jointly regulating issues related to work-life balance. [15] examined the relationship of the perceived presence of organizational practices designed to support women's career advancement and their work attitudes and satisfaction and their psychological well-being. Women reporting more supportive organizational experiences and practices were more engaged in their work, more job and career satisfied, and indicated greater levels of psychological well-being. [16] examined the relationship of self-efficacy, work family conflict, social support, gender role attitude, role model and career aspiration to top management among women in middle management at the manufacturing line. Specifically, self-

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efficacy and gender role attitude were the most significant antecedents of career aspiration among women in middle management in manufacturing line. [17] examined the reality of the glass-ceiling phenomenon in South Africa's four major retail banks. The study concluded that only the most decentralized organizations, characterized by a culture that supports women's top positions, will help in breaking down the glass ceiling, along with women's own efforts to grow, develop and empower themselves through academic and career development. [18] carried out a study and examined the positive spill-over between work and family among public and private sector workers in Australia. The authors contend that work and home experiences are not always negative and can improve outcomes, both within and outside the workplace.

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 [19], 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 banks 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;
 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^2 to determine the strength of the relationship and the formula is stated thus:

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

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

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;

$$\begin{aligned} \text{Number of questionnaire} \\ &= \frac{324 \times 350}{1718} = 66 \end{aligned}$$

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 of the study is to ascertain the type of relationship that exists between family satisfaction and job security of the female employees in Nigerian commercial banks, South-East States.

| INVESTMENT STATEMENTS | N | Range | Mean | | Std. Deviation | Variance |
|--|-----------|-----------|-----------|------------|----------------|-----------|
| | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic |
| Having a family satisfaction guarantees job security | 324 | 4.00 | 3.7253 | .06605 | 1.18890 | 1.413 |
| The multiple workloads I carry from my office tend to deprive me from family interaction as well as important events in the society. | 324 | 4.00 | 3.8704 | .05637 | 1.01468 | 1.030 |
| A positive relationship exists between my family satisfaction and my job security. | 324 | 4.00 | 3.8148 | .06446 | 1.16035 | 1.346 |
| If the organization assists me to achieve family satisfaction, it simply means that my job is secured. | 324 | 4.00 | 4.0463 | .05567 | 1.00202 | 1.004 |
| Achieving family satisfaction helps me to plan my time better at work, better manage job stress, have more self-confidence on the job, optimize communication with co-workers and increase flexibility towards jobs demands. | 324 | 4.00 | 3.8735 | .05912 | 1.06421 | 1.133 |
| The security of my job is of very vital to me | 324 | 4.00 | 3.8117 | .06362 | 1.14507 | 1.311 |
| When my psychological wellbeing is taken care of by employer, invariably my job security is assured. | 324 | 4.00 | 3.9136 | .06023 | 1.08405 | 1.175 |
| A positive relationship exists between my family satisfaction and my job security. | 324 | 4.00 | 3.8148 | .06446 | 1.16035 | 1.346 |
| If the organization assists me to achieve family satisfaction, it simply means that my job is secured. | 324 | 4.00 | 4.0463 | .05567 | 1.00202 | 1.004 |
| Achieving family satisfaction helps me to plan my time better at work, better manage job stress, have more self-confidence on the job, optimize communication with co-workers and increase flexibility towards jobs demands. | 324 | 4.00 | 3.8735 | .05912 | 1.06421 | 1.133 |

| | | | | | | |
|--|-----|------|--------|--------|---------|-------|
| The security of my job is of very vital to me | 324 | 4.00 | 3.8117 | .06362 | 1.14507 | 1.311 |
| The absences of effective management of job stressors in my workplace adversely affect my job security. | 324 | 4.00 | 3.7932 | .06003 | 1.08057 | 1.168 |
| When I am well paid by my employer, I will never think of leaving the organization. | 324 | 4.00 | 3.8951 | .06217 | 1.11898 | 1.252 |
| Achieving family satisfaction helps me to plan my time better at work, better manage job stress, have more self-confidence on the job, optimize communication with co-workers and increase flexibility towards jobs demands. | 324 | 4.00 | 3.8735 | .05912 | 1.06421 | 1.133 |
| The security of my job is of very vital to me | 324 | 4.00 | 3.8117 | .06362 | 1.14507 | 1.311 |
| Valid N (listwise) | 323 | | | | | |

Source: field work 2015.

Table 4 Embodies the type of relationship that exists between family satisfaction and job security of the female employees in Nigerian commercial banks. Results showed that majority of the female employees representing 4.2991 in the mean scores of the respondents accepted that the multiple workloads they carry from their office tend to deprive them from family interaction as well as important events in the society and this have an adverse effect on their job security. While 4.3167 as represented in the mean scores showed that achieving family satisfaction helps them to plan their time better at work, better manage job stress, have more self-confidence on the job, optimize communication with co-workers and increase flexibility towards jobs demands which may lead to one having job security. Then 3.7331 represented in the mean scores of the sample size indicated that if the organization assists them to achieve family satisfaction, it simply means that their jobs are secured. Then the

remaining 4.0704 as represented in the mean score agreed that when they have a family satisfaction it simply guarantees of their job security and thereby ensuring a positive relationship between their family satisfaction and their job security. However, the decision rule is to accept any item that falls within the mean of 3.00 and above as significant as 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:

H₀ There is a significant positive relationship between family satisfaction and job security of the female employees of commercial banks in South East, Nigeria.

Table 5: Correlations analysis of family satisfaction and job security

| | | family satisfaction | job security |
|---------------------|---------------------|---------------------|--------------|
| family satisfaction | Pearson Correlation | 1 | .98** |
| | Sig. (2-tailed) | | .002 |
| | N | 324 | 324 |
| job security | Pearson Correlation | .98** | 1 |
| | Sig. (2-tailed) | .002 | |
| | 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 family satisfaction and job security with: $r = .98$, $n=324$ and $p\text{-value} = 0.002$. We therefore accept the alternate hypothesis that a significant relationship exists between family satisfaction and job security of the female employees of commercial banks in South East, Nigeria.

DISCUSSION OF FINDINGS

The findings from the analyzed hypothesis one which seek to examine the type of relationship that exists between family satisfaction and job security with: $r = .98$, $n=341$ and $p\text{-value} = 0.002$ shows a positive relationship. This has adduced that when an individual's family needs are satisfied, such a person performs maximally in

his/her workplace, and this will lead to the expected job security. This refers to job security, freedom from threats of layoffs, frequent queries, harassment, discrimination, bullying and so on. Security in this case refers to job security-freedom from threats of layoffs, frequent queries, harassment, discrimination, bullying and so on. 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. This affirms the studies of Maslow based on needs of hierarchy, and his findings, in the third world countries, that there is need to job security; it is the top priority. It also in line with [20]; [21] who succinctly aver that job insecurity reduces job satisfaction and organizational performance.

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. 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.

RECOMMENDATIONS

Based on the above finding and conclusion, the following recommendation is therefore suggested: The employers should endeavour to

motivate female employees so their family needs can be satisfied, so they can perform maximally in their workplace, and this will lead to the expected job security.

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