

Evaluation of the extent to which coping strategies employed by female employees of commercial banks in South East, Nigeria can affect work-family balance.

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#### ABSTRACT

This study examined the extent to which coping strategies employed by female employees of commercial banks in South East, Nigeria can affect work-family balance. 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 was laid through the views of related literatures, to clarify various opinions as to the meanings of the topic of the study. The finding showed that, the female employees in Nigerian commercial banks in South East States, adopt several and different coping mechanisms as a panacea to coping with their work as career women and professional and as wives and mothers. The tested hypothesis of this objective showed that coping strategies have significant relationship with the achievement of work-family balance of female employees of commercial banks in South East, Nigeria. Finally, Coping responses are always initiated in an emotional environment, and often one of the first coping tasks is to ignore negative emotions that are stressful in and of it and may be interfering with instrumental forms of coping. The coping strategies introduced to female employees of commercial banks in Nigeria will therefore be effective only if welcomed and implemented. An effective management of both work and life can create a balance in the life of female workers and thereby bringing in their family satisfactions and a higher commitment of these workers to their organizations (banks) which will in turn result in a high quality service delivery and a maximum performance.

Keywords: Coping strategies, female employees, commercial banks, and work-family balance.

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#### INTRODUCTION

Work-life and personal life are two sides of a mint. Creating and managing a balance between the two is considered to be a work life management. Increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals, working across all levels and all industries throughout the world more especially in the banking industries [1]. Overtime the need to reconcile working with non-working life (family and domestic responsibilities) has been of great concern; this is as a result of increasing female employment rates all across Nigeria and beyond and the drastic changes in family patterns. Being able to juggle the conflicting demands of a paid job or even more so a career, with changing private needs and non-work-related duties, often

requires a titanic effort on behalf of individuals [2]. However, the focus of the researcher in this study is on work-life management and the commitment of female employees in the commercial banks in Nigeria. However, the challenge of management of both work and non-work demands is one of today's central concerns for both individuals and organizations. Research has shown that work and home (family) are the two most important domains in the life of an employed individual [3]. These challenges could be made visible in the long working hours faced by the female employees of banking sectors which could be as a result of the nature of their work environment. According to [4] in [5], the Nigerian banking sector is known for its long hour culture, and high work load of employees. However,

Zenith Bank Nigeria Plc, Guarantee Trust Bank Nigeria Plc, Diamond Bank Nigeria Plc, Access Bank Nigeria Plc, First City Monument Bank Nigeria Plc, Fidelity Bank Nigeria Plc. are not exempted from this culture. They are most likely to be faced with the issue of work life balance, due to the nature of their work environment.

#### Objectives of the Study

The broad objective of the study is to ascertain the extent to which coping strategies employed by female employees of commercial banks in South East, Nigeria can achieve work-family balance.

#### Research Questions:

This study would attempt to provide answer to the following question:

1. To what extent does coping strategies employed by female employees of commercial banks in South East, Nigeria, achieve work-family balance?

### REVIEW OF RELATED LITERATURE

#### The concept of Work-Life Management/Balance.

Creating and maintaining a balance between the work and personal life is considered to be a work life management. Work-life management can also be seen as striking a harmony between work (official) and life (personal). Work life balance in the other hand is a balance an individual tries to maintain while performing his responsibilities at work place and in his personal life. Thus, employees who experience high work-life balance are those who exhibit similar investment of time and commitment, to work and non-work domains. [6] posit that people who have better balance have a greater job satisfaction and perform better in their position.

To express his conception of work-life balance, [7] establishes the premise that the professional responsibilities are mainly juggling meeting dead-lines of boss, communicating and directing subordinates, submitting presentations in meetings, and other day to day activities of managing and organizing information, business trips etc. At his personal level he may want to pursue higher education, may want to pursue his personal hobby, or a game,

#### Research Hypotheses

1.  $H_1$  Coping strategies employed by female employees of commercial banks in South East, Nigeria have a significant positive influence on the achievement of work-family balance.

#### Significance of the Study

The significance of this study is numerous. It can be viewed from the following perspectives: First, it is significant in the sense that its findings will serve as a base and frame work for future researchers to carry out further studies on related topics.

#### Scope of the Study

The scope of the study is delimited to investigating the extent to which coping strategies employed by female employees of commercial banks in South East, Nigeria can achieve work-family balance.

discharge home responsibilities - taking a child to the doctor, desire to take a leisure holiday etc. He is constantly multitasking and has to fit into various roles. He further concluded that a positive balance in the two can result in achieving a Work Life Balance. ?

Work-life balance reflects the extent to which an individual is equally engaged in and is equally satisfied with his or her work role and family role [8]. Research that examines demographic trends (e.g. ageing, low fertility, and migration), emphasize a structural component of work-life balance, whereas approaches referring to personal circumstances, family arrangements, (care, gender roles) and wellbeing focus on the individual. That is, the individual's assessment of work-life balance includes some references to the family situation, household composition, breadwinner models, family size, and life plans turning this into a more comprehensive picture instead of an isolating approach to work-life balance as a concept.

Work life management is about effectively managing the juggling of paid work and other activities that are important to us including spending time with family, taking part in sports and

recreation, volunteering or undertaking further study. [9] emphasizes that Work life balance is not about the amount of time you spend working as against the time not working. It is more about how you spend your time working and relaxing, recognizing that what you do in one fuels your energy for the other. Work life management here means how you manage all the above in order to strike a balance. Work life balance is all about creating a product work culture whether the potential for tensions between work and other parts of people's lives is minimized. This means having appropriate employment provisions in place, and supportive management underpinning them. Work life management for any one person is having the right combination of participation in paid work which is defined by hour and working conditions, and other aspects of their lives.

Work and family life cannot be separated, they both act together and the lines of demarcation of family-life and work-life cannot be drawn. With changing times, social structure, nature of business and globalization at fast pace boundaries of work are changing rapidly. Working patterns and timings are in constant change and pace of change is more rapid the need for the change is being derived from individuals and organization. Organizations are expected to perform at its optimum and provide better services always; this requires employees to devote extended working hours to deliver service and this in turn effects personal lives of employees and creates an issue of work-life imbalance which is of paramount concern for everyone to have work-life balance [10].

It is an issue that is important both to the organizations and to employees. Work-life balance is rooted in our need to strike a delicate and healthy balance between our desires to participate fully in the labour market while giving the best of ourselves to our loved ones in essence, between our job and personal responsibilities. The concept of the quality of work-life can be viewed as the degree to which members of a work organization are able to satisfy

important personal needs through their experiences in the organization [11]. The notion of work-life acknowledges the fact that all employees (inclusive of managers) have to balance between their work and individual personal lives, regardless of their family responsibilities. Aside from family responsibilities an employee may require some personal time for other matters such as socializing and studies. Hence, a fundamental problem facing growing numbers of individuals is how individual is to require maintaining and achieving balance between their paid work and family responsibilities be it child care, older care, leisure time, self-development [12].

Organizations should be aware and ready to accept the multiple role conflict that woman experience and work towards creating a supportive environment that can assist women in meeting these responsibilities more easily and efficiently. Organizations can create a supportive work environment for their female employees by investigating their job demands that these employees have to see to as well as look at the resources offered by their job that these women employ in order to determine whether their employees experience WLB or a lack thereof [13].

The term, work-life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed family-friendly, but are now extended beyond the scope of the family. Family responsibilities are more of a burden on women because while men see the house as a haven to relax after work, the women see the house place where their second work-shift [14]. Women further split the latter into a number of sub-spheres relating to interpersonal roles (including domestic worker, mother and partner) and household work [15]. Balancing work and family roles and responsibilities is still more difficult for women, whose husbands and/or partners do not help in the house with the domestic tasks. This situation makes it more difficult for women to manage their personal and professional roles [16].

In order to have a smooth running of work and family-lives, women are expected to make larger sacrifices because they possess less power and authority due to the tradition and cultural norms of the society. Women can equally enjoy roles as mothers and workers but still feel more pressure than men because their home responsibilities are greater and require more sacrifice [17]. Employers realize the importance of work-life balance in a woman's daily life in order to get optimal outcomes from the female employees hence during 1980's, many organizations started to change their internal workplace policies, procedures and benefits. The changes included maternity leave; Employee Assistance Programs (EAPs), flexi-time, paid maternity leaves, home-based work, vacation, professional counseling, and child and elder care referral [18].

[19] asserts that, work-life balance does not mean an equal balance adding that one's best individual work-life balance would vary over time. The right balance for one person today will without reservations be different for the same person tomorrow. The right balances for a single person will be different at

#### 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 [22], 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

marriage, during child bearing; at the start of a new career versus close to retirement. There is no perfect, one-size fit all, balance that should be struggled for. The best work-life balance is different for everyone because we all have different priorities and diverse lives. However, at the centre of an effective work-life balance definition are two significant everyday concepts that are pertinent to everyone namely Achievement and Enjoyment.

However, Work life management is an adjustment in working patterns to mingle work with other responsibilities [20] regardless of gender. How do we manage official work and personal or non-work matters in other to have an equilibrium is what is considered to be work life management. Work life management is creating a balance between the two most important aspects of an employee; that is official work and personal activities. Many researchers come to an agreement that when a person has difficulty in managing work life balance, they will most likely face negative consequences [21]: On the contrary, if that person actually and successfully juggles multiple roles, these roles may enrich their lives.

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 Anambra metropolis offices	150 175	350
2	Diamond Banks Nigeria Plc	Enugu metropolis offices Anambra metropolis offices	174 194	368
3	Guaranteed Trust bank Nigeria Plc	Enugu metropolis offices Anambra metropolis offices	102 134	236
4	Access Banks Nigeria Plc	Enugu metropolis offices Anambra metropolis offices	124 166	290
5	First City Monument Banks Nigeria Plc	Enugu metropolis offices Anambra metropolis offices	136 154	290
6	Fidelity Banks Nigeria Plc	Enugu metropolis offices Anambra metropolis offices	114 160	274
	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:

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

N = Population size.  
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;

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

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:

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

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 <sup>st</sup> Respondent	Rank	2 <sup>nd</sup> Respondent	Rank	d	d <sup>2</sup>
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<sub>h</sub> = number of questionnaire allocated to each of the banks

n = total sample size

N<sub>h</sub> = 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<sub>0</sub> 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<sub>0</sub>, if otherwise.

**DATA PRESENTATION AND ANALYSIS**

**Data Presentation**

The first objective of this study is to examine the influence of coping strategies employed by female employees of Nigeria commercial banks to achieve work-family balance.

Table 4: Descriptive Statistics for the first objective.

INVESTMENT STATEMENTS	N	Range	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
I adopt several coping mechanisms as a panacea to coping with my work as career woman and professional and as a wife and mother.	324	4.00	4.2258	.04232	.78143	4.00
I adopt Good Planning as a coping strategy to help me strike a balance between my work and family.	324					
		4.00	4.2434	.04779	.88251	4.00
I adopt Spousal support, as coping mechanisms to help manage effectively my official work and non-official work.	324					
I employ services of a house - help as a coping strategy to help me harmonize my official work and non-official work.	324	4.00	4.2522	.04319	.79763	4.00
I employ helping hands from family and others to help me strike a balance between my work and family duties.	324	4.00	3.6950	.06092	1.12496	4.00
Effective management of time helps me to achieve a balance between my work as a career woman and as a wife and mother.	324	1.00	5.00	.78143	3.9660	.05788
When the technologies I use in my workplace serves rather than exploits; it will definitely promote a balance to my family and work.	324	1.00	5.00	1.2496	3.9505	.05609
Effective management of my leisure will help me have enough time with my family members and still be committed to work.	324	1.00	5.00	3.8704	.06046	1.08829
The workloads I carry home almost every day deprive me from achieving a work-family balance.	324	1.00	5.00	3.9505	.05609	1.00805



Effective management of time helps me to achieve a balance between my work as a career woman and as a wife and mother.	324	1.00	5.00	3.9198	.05929	1.06726
Effective management of time helps me to achieve a balance between my work as a career woman and as a wife and mother.	324	1.00	5.00	3.6950	.88251	1.266
Valid N (listwise)	324					

Source: field work 2016

Table 4 displays different coping strategies employed by the female employees of these banks and how it influences the achievement of family work balance. The table however shows clearly that, the 324 sample size female employees of the studied banks indicated that they adopt several and different coping mechanisms as a panacea to coping with their work as career woman and professional and as a wife and mother. By this, we can see that these coping mechanisms have a strong influence in the lives of these women. This is indicated in the mean and standard deviation as shown in the above table. The decision rule is to accept any questionnaire item with a

mean of 3.00 and it has been adduced by the respondents and from the results, all the items are 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:

H<sub>0</sub>: Coping strategies employed by female employees in the commercial banks in the South-East States Nigeria have significantly influence on achievement of work-family balance.

Table 5 Correlations analysis of coping strategies employed and achievement of work-family balance.

		Coping strategies employed	Work-family balance
Coping strategies employed	Pearson Correlation	1	.073**
	Sig. (2-tailed)		.003
	N	324	324
work-family balance	Pearson Correlation	.073**	1
	Sig. (2-tailed)	.003	
	N	324	324

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

Source: field work 2016.

### Result Summary

The table above is the correlation table used in testing hypothesis one. The result of the correlation = .73 n=324 and p-value = 0.003 shows a positive relationship between the coping strategies employed and achievement of

work-family balance. Therefore we accept the alternative hypothesis that coping strategies have significant relationship with the achievement of work-family balance of female employees of commercial banks in South East, Nigeria.

### DISCUSSION OF FINDINGS

The results of the test of first hypothesis which sought to ascertain the coping strategies employed by female employees in the commercial banks in the South-East States Nigeria that can achieve work-family balance showed a positive relationship between dependent variable (coping strategies a proxy to work-life management) and independent variable (achievement of work-family balance a proxy to commitment) with correlation coefficient value of =.98 and a p-value of 0.003. The findings showed that, the female employees in Nigerian commercial banks in South East States, adopt several and different coping mechanisms as a panacea to coping with their work as career woman and professional and as wives and mothers. However, respondents agreed that

sticking to their plans for each day, seeking house helps, friends and family to manage their household duties, having the support and assistance of their spouses while they took care of their laborious office duties and relying on the comfort and strength of God and also being patient and tolerant with each other include other ways out of this problem of juggling work and home duties. This is in line with [23] in his study "challenges and coping mechanisms of working women in the banking industry in Ghana", who aver that good planning and bringing in house helps from their families and for some, asking their siblings who had time to spare to also help them with their house chores as they took care of their work activities.

### 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 results clearly indicate that the need to reconcile working with non-

working life (family and domestic responsibilities) has been of great importance. From the findings, the study concludes that female employees in Nigerian commercial banks in South East States, adopt several and different coping mechanisms as a panacea to coping with their work as career women and professional and as wives and mothers.

### RECOMMENDATIONS

Based on the above finding and conclusion, the following recommendation is therefore suggested: Female employees should adopt coping strategies like: sticking to their plans for each day, adopting spousal support,

employing services of a house help and applying helping hands from family members which will definitely result to work-family balance and family satisfaction.

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