

EFFECT OF WORK-LIFE BALANCE ON THE PERFORMANCE OF FEMALE EMPLOYEES OF SELECTED BANKS IN ILORIN

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Abstract

The main objective of this study is to determine the effect of work-life balance on the performance of female employees in selected banks within Ilorin metropolis, Kwara State. Two hypotheses guided the study. Quantitative method was adopted to examine the work-life balance, Survey research design was used for the study. The population of the study was 150 male and female employees from five banks but a higher percentage were feminine since the study focused on the performance of female employees. The study implemented both primary and secondary data, Questionnaire were used to solicit information from the respondents. Data collected was analyzed using SPSS v21, Findings of the study revealed that there is 87% positive relationship between domestic work load and female employees' performance and 81.4% significant relationship between work-family conflict and the performance of female employees of the banks. In summary, the findings showed that significant relationship exists between work-life balance and the performance of female employees of the banks. This is because a balanced work-life allows female workers to perform effectively which increases the productivity of the organization. Therefore, the study recommended appropriate policies and initiatives need to be promoted widely and regularly by the banks management to encourage awareness and knowledge of available options for accessing work-life practices in their various banks.

Keywords: Work, Family, Balance, Work-life balance, Performance

Introduction

Work-life balance is the maintenance of a balance between responsibilities at work and home. It is a state of equilibrium between demands for professional and family responsibilities. Work-life balance is the act of having a positive balance between one's family and professional life. In the current challenging, family and professional demands are greatly increasing and it is very difficult to maintain balance between the two leading to work pressure on employees of different organizations. People have to make tough choices to achieve this balance. Due to the nature of job, female employees are spending more time and energy in the office than home this affect the personal life of employees making it difficult for them to complete the household responsibilities.

the other hand, personal life can be very demanding for a housewife and/or mother. Females in the workforce are now significant and becoming pressure. Imbalance in work and life means that the two phases of responsibilities are not being fulfilled. More or less in one phase may lead to disturbance in another also which affect both the work life and personal of an employee. Work stress and work life imbalance are groups calling for flexibility at work. Although both men and women share work to fulfill their needs but still the burden is more on women shoulders with respect to family expectations, managing home, taking care of children and parents. Ethnically women thus face more challenges to strike balance between personal and professional life. The present globalized world seems to turn female employees into busy bees who are loaded with multiple roles such as being an employee, a mother, supporter, wife and the like. The change in the family system, had made nuclear family work-life balance a challenging one for the female employees. Taking care of their children, meeting the parent's health needs, fulfilling the desires of the family members among others, have become difficult and challenging for the female

employees. According to the N data released in 2013 and 2014 revealed that 57% of women participated in workforce. 69.9% are mothers.

Since 1975, the rate of working mothers had rise from 47.4% to 70.3%, which implies women struggle to achieve work-life balance due to the high demand of job. The reason behind this struggle is that they are being challenged by the demands of their organization versus the commitments of their home. In order to balance work and family, the women have to plan their career effectively especially in the banking sector. As work demands have increased and longer working hours have become the reality, work-life balance issue has gained increasing attention. In recent times, promotions are tied up with transfers and working for late hours, it is necessary to evaluate the work-life balance of women employees and their performance in the banking sector. correlated with workaholic regardless of gender (Fapohunda,2014).

A central characteristic of work-life balance is the amount of time a female employee spends at work. There are indications that long work hours may harm personal health, endanger safety and increase stress for the female employee. Developing economies like Nigeria are faced with serious economic challenges and labour market pressures added to poor social infrastructures, poverty, high unemployment and corruption. Most female employees in Nigeria are affected by lack of work flexibility, elevated work pressures and long working hours; a situation that hinder their job performance and productivity (Fapohunda, 2014).

Studies such as Poelmans and Sahibzada., (2004), Lapierre.,et al, (2008) have confirmed that work-family policies can lessen to the minimum levels the issue of lateness, absenteeism, stress, work-family conflict, and increased productivity, job satisfaction and organizational commitment. Lack of work flexibility, high work pressure and longer working hours may be stressing out many Nigerian female

bankers, reducing their job performances and productive as well as causing broken or divided homes. There is growing concern that the quality of home is deteriorating, this has probably resulted to poor employee input and performance at workplace, because an employee, who finds it difficult to properly balance family life, tends to have difficulties in managing tasks at workplace, therefore resulting in poor female employee performance. Owing to the high level of unemployment that has plagued the Nigerian labour market, organizations and employers of labour mostly in the private sector have taken advantage of this menace by always demanding unattainable and unrealistic results from their female employees with little or no concerns for their social-family wellbeing. This has led to broken homes, job dissatisfaction and sub-optimal commitment and underperformance by many female employees.

Objectives of the Study

- i. Domestic workload on the performance of female employees in selected banks within Ilorin metropolis.
- ii. Work-family conflict on the performance of female employees in selected banks within Ilorin metropolis

Literature Review

Work-Life Balance is not a new concept. The change in the pattern of work and the concept of the workplace after the industrial revolution in the second half of the 18th century gave a new dimension to the concept of Work Life Balance. As time progress, nuclear families increase. A later change was the fading away of the "ideal home" in which the earning of the bread winner took care of the needs at home. With better opportunities for education and employment today, both parents in most homes work because of necessity and the desire to augment incomes. Consequently, the need to create congenial conditions in which female employees can balance their work with family responsibilities and personal desires became a factor that banks had to take

note of in order to retain female employees and increase productivity. In view of this realization, companies have started introducing schemes to attract and retain female employees and boost their productivity which led to the issue of work-life balance.

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. Work-life balance refers to the flexible working arrangements that allow both married and single individuals to avail themselves of work arrangements that provide a balance between work and family responsibilities (Redmond Valiulis & Drew, 2006). Work-life balance practices originated from work-life conflicts experienced by employees. Work Life Conflict is the inter-role conflict that results when work-roles as an employee are incompatible with their other areas such as being a spouse or parent and or with other religious and leisure activities. Lero and Bardoel., (2007), explained that the concept of Work Life Conflict recognizes that most individuals have multiple roles and the practices help minimize conflict and also target the antecedents. Some of the antecedents of work-life conflicts include heavy job demands and work-loads.

Mechanisms of Work Life Balance

Being passionate about work and life balance, imbalance, integration or several related concepts today, it was discovered recently the work of Jeff Davidson, in his books on "achieving a simpler living" which relate a lot to his concepts on how to balance your life and be happy. Jeff, D.,(2017), work-life balance is the ability to experience a sense of control and to stay productive and competitive at work while maintaining a happy, healthy home life with sufficient leisure. It is attaining focus and awareness despite seemingly endless tasks and activities competing for your time and attention. It basically means to have time to breathe and have a sense of fulfillment every day,

week and year. To achieve these, according to Jeff, an employee needs to take care of six personal components (or supporting disciplines) of work-life balance, namely; self, time, stress, change, technology and leisure. These and how to go about them are discussed below.

Domestic Work Load

The term domestic work are varied in explanation and be viewed to include; unpaid work, household work, domestic labour, domestic demands, domestic workload and domestic responsibility. So far domestic work research has also been characterised by the lack of a formal definition. According to Coltrane, (2000), the concept of household labour is rarely defined explicitly, except in planning how variables are measured. Many health research conducted have been departed from available indicators rather concentrated on theoretical definitions. Work is, however, a complex activity which can be difficult to measure even if the work situation is formally well defined and takes place on a certain worksite.

Domestic work tasks vary from person to person, with different life stages, and they also include physical, emotional and contextual factors. Recurrent tasks also have to be carried out in a context where individuals are linked together by both practical and emotional dependencies, and in a shifting pattern of social relations. All these factors make it difficult to clearly describe the content of the domestic work and what types of work tasks are of importance to measure in banking research. Subsequent measurements are selected in order to show different types of measurements used in earlier health research: children, domestic working hours, working hours and responsibility for various household duties and child care, participation in domestic work, housework and childcare.

With the above-mentioned measures the content referring to what tasks are included varies. The importance of a more comprehensive way of measuring the domestic work has been stressed in order to describe and assess its complexity and as suggested by Walters,. (2013), surveys need to go beyond measures of time spent and measure the content, components and character of women's domestic work. In earlier research originating from the social sciences some classifications have been made which try to grasp different aspects of this domestic work such as inside versus outside domestic work tasks, daily versus non-daily, high schedule-control versus low schedule-control and routine versus occasional tasks.

Work-Life Conflict

Work-life conflict refers to the experience of conflict between work and life domain (Greenhaus & Beutell, 1985). Work-life conflict is a form of inter-role conflict in which the demands of work and life roles are incompatible in some respect so that the participation in one role is more difficult because of participation in the other role. Voydanoff(2005), Work-life conflict is the inter-role conflict that results when one's roles as an employee is incompatible with one other area such as being a spouse, parent or with other religious and leisure activities. The concept of Work-Life Conflict recognizes that most individuals have multiple roles and work-life balance practices help minimize the amount of Work-life conflict and also target the antecedents (Lero & Bardoel, 2007). Some of the antecedents of work-life conflicts include heavy job demands and job overloads. work-life balance is a factor of conflict among employees that had a lot of tasks to perform at the same time of the day which will result to depression, fatigue and anger among others and so forth. The conflict sometime may affect the other domains such as work stress, negating proper care of children at home.

The Changing Role of a Woman

Until the 1960s, a woman's primary role was wife and mother: normality for these women was defined as adaptation to these roles. Women's competence and accomplishment were measured through the success of their husbands and children. However, some women, especially those from the western culture did attend college and some even earned advanced degrees. Many of these women faced uncomfortable conflicts as they realized they were intelligent and capable, in essence, they are "smart girl". These women were trained companions for brilliant men: they knew their limitations in business and society at large. Hence, they are good wives and mothers (Fanning, 1981). Social acceptance of wider roles for women began to emerge in the 1960s, and women began to professionally integrate themselves into industry. Professional women were not encouraged to pursue nor coached into higher level positions in business, as it was stereotypically assumed women were too subjectively value laden and illogical to be effective leaders and trend setters. Hence, although women have made great stride in the workplace, women are still encountering gender stereotyping and prejudice (Fanning, 1981)

The workforce is changing with more women now employed. Women bring a unique set of dynamics to the workplace because they have to deal with inter role conflicts- attend to families as well as their jobs. The challenges they face in the workplace range from lack of training, lack of support from male colleagues, sexual harassment, isolation from health and safety issues, job insecurity, discrimination, hostile work environment and reproductive hazards. The tremendous influx of women into the workplace has led to numerous changes in the workplace today. The increase of women in the workplace will pave way for wellness and female employees will maintain it (Kizer, 1987). This is because a majority of career women will continue having children and workplace wellness programmed will have to cater for

dependents. Perceptions will also shift from the working mother to the working parent (Kizer,1987). Though this has been done reluctantly in the past, the workplace will have to make adjustments for the concerns of women and cater for inter role conflict. Inter role conflict occurs when two roles held by one person are in conflict e.g. the roles of mother and career woman have often been found to conflict and lead to stress, Adjustments that have had to be made to accommodate women include flexible working hours, job sharing, and childcare facilities.

Theoretical Framework

The theories underpinning this study were the spill-over, compensation theory and segmentation theory. However, the spill-over theory was propounded by Staines in 1980, and use to explain work and family life relationship and quality of life. Spill-over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. The research examined the spill-over of mood, values, skills and behaviours from one employee role to other. (Edwards & Rothbard, 2000), Although the most of this research was focused on mood spill-over. Experiences resulting from spill-over can manifest themselves as either positive or negative (Morris & Madsen, 2007). In the literature, spill-over has also been termed as generalization, isomorphism, continuation, extension, familiarity, and similarity (Edwards et al., 2000); the positive association between life and work satisfaction and life and work values (Staines,1980), There are two interpretations of spill-over transference in entirety of skills and behaviours between domains

Compensation theory refers to the efforts intended at countering negative experiences in one domain through increased efforts for positive experiences in another domain. An example would be a dissatisfied worker focusing more on family than work, thus reallocating human resources (Edwards et al., 2000). According to Zedeck and

Mosier, (1990), compensation can be viewed in two broad categories: supplemental and reactive. Supplemental compensation happens when positive experiences are insufficient at work and are therefore pursued at home. Reactive compensation occurs when negative work experiences are made up for in positive home experiences (Zedeck et al., 1990), In other words, according to compensation theory, there is an opposite relationship between work and life, so workers attempt to satisfy voids from one domain with satisfactions from the other (Clark., 2000).

Segmentation theory refers to viewing work and life as separate domains that do not influence each other (Edwards et al., 2000). Segmentation has been used to describe the separation of work and life, such that the two roles do not influence each other ((Edwards et al., 2000). Since the industrial revolution, work and life have been inherently separate by time, space, and function. Piotrkowski (1979), expressed this process as what occurs when people actively suppress work-related thoughts, feelings, and behaviours in the life domain, and vice versa. As this has been proven no longer to be true (Kanter, 1977) and conceivably never was, particularly for female workers, segmentation is now referred to as the active process that people use to form and maintain boundaries between work and family. The literature also suggests the usage of the term's compartmentalization, independence, separateness, disengagement and neutrality to describe this theory (Edwards et al., 2000). Piotrkowski, (1979), asserts that some people may actively suppress work-related thoughts, feelings and behaviours while at home, and vice versa. Despite the relevancy of the above theories, only spillover and compensation theories are adopted as the theoretical framework for the study.

Empirical Review

Azeem and Akhtar (2014). The study examines the effects of perceived work-life balance and job satisfaction on organizational commitment among healthcare employees. It was predicted that perceived work-life balance fosters job satisfaction which leads to the organizational commitment among employees in the long run. The degree of work-life balance is measured using the five statements from Chaney (2007) and eight statements from Gutak et. al. (1991). Short version of the Minnesota Satisfaction Questionnaire (MSQ) was used to measure job satisfaction. Organizational commitment was measured by selecting 11 items from Blau et.al.'s (1993) work commitment index. 275 respondents completed the survey. Results showed that respondents have moderate level of perceived work-life balance, job satisfaction and commitment. Significant relationship is found among work-life balance, job satisfaction and organizational commitment. A regression analysis revealed that 37% variance in organizational commitment and job satisfaction is attributed to work-life balance.

Ojo, Salau and Falola (2014) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. The types of Work Life Balance initiatives available in the three sectors were explored and the barriers to implementation of the Work Life Balance initiatives were identified. Quantitative method was used to investigate the work-life balance practices in three sectors of the Nigerian Economy. This was achieved using an in-depth case study analysis of these sectors. The data set comprised of responses from both managers and employees in the Banking sector with five hundred and eighty-six (586) copies of the questionnaire retrieved. The Educational sector comprised of both managers and employees with five hundred and thirty-one (531) copies of the questionnaire retrieved; while five hundred and seven (507) copies

retrieved from the Power Sector. The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including Anova. There is a wide gap between corporate Work Life Balance practices and employees' understanding of the implementation of Work Life Balance policies in the studied sectors In Nigeria.

Research Gap

Many of the studies on work life balance and performance of female employees were carried out in advanced countries. In Nigeria, most of the available studies about work life balance and organizational performance such as Azeem and Akhtar (2014), Fapohunda (2014) were too brief and lacking depths. Moreover, these were also theoretical studies whose findings were subjectively based on researchers' personal opinions. It is noted that the past studies did not give adequate attention to work life balance and performance of female employees in the banking sector in Nigeria. This has created a gap in the body of knowledge which the study on effect of work-life balance on performance of female employees in selected banks within Ilorin metropolis aimed to fill.

Methodology

This study adopted the descriptive survey method. Descriptive survey study is the method of research which concerns itself with the present phenomena in terms of conditions, practices beliefs, processes, relationships or trends (Salaria,2012). The population of the study consists of 150 (30 male and female management and staff members each from the following five banks: (a)United Bank of Africa [UBA], branches;(b) Guarantee Trust Bank [GTB], branches (c) The First Bank of Nigeria

(FBN), branches, (d) Access Bank Plc, branches and (e) Zenith Bank, branches. Sample size of one hundred (109) was drawn for the study using Taro Yamane's sample size formula while stratified random sampling technique was employed to ensure that each subgroup in the population is adequately represented in the sample. The study use linear regression and ANOVA to analysis the data with reference to the empirical study adopted. The statistical significance of the experiment is determined by a ratio of two variances. The ratio is independent of several possible alterations to the experimental observations: adding a constant to all observation does not alter significance. Multiplying all observations by constant does not alter significance. ANOVA statistics significance results are independent of constant bias and scaling errors as well as the units used in expressing observations. Regression: Regression is a statistical technique that predicts values of one variable on the basis of two or more other variables.

Results

Table 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.396	.392	.76534

Source: Author's computation, 2022

a. Predictors: (Constant), domestic workload

The correlation coefficient (R) equals 0.629, indicates a positive relationship between the variables. The R-Squared statistic indicates that the model as fitted explains 39.6% of the variability in performance. This established that effective use of domestic workload on performance.

Table 2

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	653.424	1	584.970	865.343	.000 ^b
	Residual	423.445	453	.926		
	Total	674.345	453			

Source: Author's computation, 2022

a. Dependent Variable: performance

b. Predictors: (Constant), domestic workload

Also the p-value of (0.000) which is less than the level of significant at the 0.05 indicates that the result is statistically significant; therefore the null hypothesis is rejected. Therefore, it can be concluded that there is a significant effect of domestic workload on performance

Table 3

Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.800	.223		8.075	.000
	Domestic Workload	.533	.057	.629	9.308	.000

a. Dependent Variable: Performance

Table 1 indicates that avoidance ($\beta = 0.533$, $p < .05$) significantly influenced on performance of female employees among selected banks within Ilorin metropolis. Based on this, the null hypothesis was rejected. The table also shows that 39.6% of the variation in the dependent variable (performance) was accounted for by the independent variables (domestic workload) ($t_{(1,108)} = 86.640$, R-squared = 0.396, $p <$

.05). It means that the p-value associated with the t-statistics was less than the 0.05 level of significance. This shows that domestic workload has significant influence on performance of female employees of selected banks in Ilorin metropolis.

Table 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556 ^a	.310	.304	.56434

Source: Author's computation, 2022

a. Predictors: (Constant), Work-family conflict

The correlation coefficient (R) equals 0.556, indicates a positive relationship between the variables. The R-Squared statistic indicates that the model as fitted explains 31% of the variability in performance. This established that effective use of work-family conflict on performance.

Table 5

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	653.424	1	584.970	865.343	.000 ^b
	Residual	423.445	453	.926		
	Total	674.345	453			

Source: Author's computation, 2022

a. Dependent Variable: performance

b. Predictors: (Constant), Work-family conflict

Also the p-value of (0.000) which is less than the level of significant at the 0.05 indicates that the result is statistically significant; therefore the null hypothesis is

rejected. Therefore, it can be concluded that there is a significant effect of work-family conflict on performance

Table 6

Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
1	(Constant)	1.935	.250		7.749	.000
	Work-family Conflict	.532	.069	.556	7.695	.000
a. Dependent Variable: Performance						

Table 2 indicates that avoidance ($\beta = 0.532$, $p < .05$) significantly influenced on performance of female employees among selected banks in Ilorin metropolis. Based on this, the null hypothesis was rejected. The table also shows that 31.0% of the variation in the dependent variable (performance) was accounted for by the independent variables (Work-family conflict) ($t_{(1,108)} = 859.212$, $R-squared = 0.310$, $p < .05$). It means that the p-value associated with the T-statistics was less than the 0.05 level of significance.

Discussion of Findings

Therefore, the hypothesis one was not supported by the result of the study, and it was subsequently rejected. Thus, it indicates that domestic workload has significant influence on performance of female employees in the selected banks in Ilorin metropolis this was not in tandem with Ojo, Salau and Falola (2014), while there is a wide gap between corporate and work-life balance.

Therefore, hypothesis two was not supported by the result of the study, and it was subsequently rejected. Thus, it indicates that work family conflict has significant influence on performance of female employees among the selected banks within Ilorin metropolis., the study was supported with the finding of a Azeem and Akhtar (2014).

Recommendations

1. The finding of this study revealed evidences that domestic workload significantly affects the performance of an employee. However, it is very imperative and recommended that concerted efforts and plans should be put in place by female employee to relieve domestic workload burden effect on her performance at work.
2. Adequate measures should be embraced and practiced to maintain a balance between work and family role as it affect employee physically and emotionally thus some lagging areas may affect performance in both circles. Also striking a balance would make a positive impact on the performance, both at work and at home.

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