

Work-Life Balance and Organizational Sustainability of Female Staff in Deposit Money Banks in Anambra State

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Abstract: *The study looked at how women working in Anambra states deposit money banks' organizational sustainability in relation to work-life balance. The study looked at how the work atmosphere, employee assistance, flexible scheduling, and leave policies affected the performance of female employees. Review of pertinent theoretical and empirical literatures. The study's foundation was Border Theory. Data were gathered for the study from both primary and secondary sources. The study's sample included 953 women from selected deposit money institutions. 92% of the 873 copies of the questionnaires that were properly completed and submitted were returned. Utilizing ANOVA, hypotheses were evaluated. According to the data, the leave policy has a considerable positive impact on the organizational sustainability of female employees at deposit money institutions in the state of Anambra. Flexible scheduling significantly improves the organizational sustainability of female employees in Anambra state's deposit money banks. According on the findings, the study made this recommendation. It is advisable to promote a dynamic and consistent leave policy because studies show that it lowers employee churn. Compressed work weeks and other forms of flexible scheduling are essential for more effective and efficient service delivery. Organization management should sit down with the employee to discuss how and when to get the best service possible from them in order to improve service delivery.*

Keywords: *LEAVE policy, flexible scheduling, employee assistance, organizational sustainability*

INTRODUCTION

Work-life balance is currently a topic that worries both employers and employees in the majority of firms more and more. Recently, there has been a rise in discussion on the importance of employment in both employees' and families' lives. Thus, the scenario has sparked much research on people's work-life balance in the workplace, particularly in today's global business climate where the lines between work roles and personal roles are blurred. Due to technological improvements, a high level of competitiveness, and the need to provide exceptional customer service, work is no longer only done in offices. As a result, the impact of work on an employee's personal life is typically very significant (Uzoечи & Babatunde, 2019).

As a result, most people find it difficult to achieve work-life balance in this period of rapid globalization and competition as well as to strike a balance between their professional and personal lives (Sivatte, Gordon, Rojo, & Olmos, 2017). In the Nigerian context, demographic changes, an

increase in the number of women in the workforce, dual career couples, an increase in the number of single parents, and employees' growing reluctance to accept a culture of long hours at work are all contributing to the burden of work roles on employee family roles (Ogechi & Nwaeke, 2019).

Work-family imbalance occurs from Nigerian employees having to prioritize between work and non-work responsibilities. Employee performance is affected by factors such as higher stress levels, rising drug addiction rates, decreasing productivity, rising absenteeism and turnover rates, lower job satisfaction, etc. 2018 (Mmakwe & Ojiabo). Instead of the aforementioned, this paper investigates the connection between female employee performance at the Anambra State deposit money bank and work-life balance.

Work-life balance is a significant topic that worries many people in the public and commercial sectors. It extends beyond setting aside time for one's family and self. Additionally, it has an impact on a person's social, psychological, economic, and emotional health. All of these are mirrored in an individual's output, which over time has an impact on how well they do at work. Work-life balance affects employees' attitudes, behaviors, and wellbeing as well as the effectiveness of the organization.

The banking industry in Nigeria is renowned for its lengthy work hours and heavy staff workload, according to Epie (2017). First Bank of Nigeria Plc, Zenith Bank Plc, and United Bank for Africa Plc are not free from this culture. Due to the nature of the workplace, they are most prone to struggle with the problem of work-life balance. Although there exist policies on work-life balance, there are problems with their execution that need to be investigated.

The management of these banks' capacity to uphold work-life balance-promoting policies may help to ensure efficient customer service delivery. Commercial banks now need to have a capital base of at least 25 billion naira to continue operating as a result of the banking sector reform. Commercial banks were forced to form strategic alliances with other banks through mergers and acquisitions.

The employees' attempt to satisfy the banks' objectives will most certainly result in a misallocation of priority of interests, which could have an impact on their personal lives. Therefore, it is essential to analyze work-life balance and employee performance. For workers of commercial banks, the dual demands of work and family commitments have become more relevant in recent years.

Over the past few decades, the strain at work has increased for those who are employed. Advances in information technology, the volume of information, the requirement for quick responses, the value placed on providing excellent customer service and the necessity for ongoing availability, as well as the rate of change, all demand our time and can put us under strain.

Today in Nigeria, Employees are juggling greater duties outside of work as a result of the breakdown of the traditional family, the rise in dual-career couples, and the number of single parents. Due to its significance, work-life balance has begun to worry businesses and households. It has an impact on a variety of industries as well as employees, which in turn has an impact on businesses.

Through mixed findings, authors like Azeem and Akhtar (2014) explored the influence of work-life balance and job satisfaction on organization commitment of health care employees. Several academics have conducted research on creative management and sustainable growth. Work-life balance, job happiness, and organizational dedication are all positively correlated. Ojo, Salau, and Falola (2014) looked into the idea of work-life balance policies and practices in the banking, educational, and power sectors of the Nigerian economy.

The results show that respondents' perceptions of the idea of work-life balance are diverse. Empirical analysis of work-life balance policies and their effects on employees' job satisfaction and productivity were the subjects of a 2015 study by Vishwa et al. The results of this study highlighted the fact that each work-life balance policy is a predictor of job satisfaction on its own. Fapohunda (2014) conducted research on the impact of work-life balance on output. The findings of the study showed a correlation between work-life practices and lower employee turnover.. It also found out that management support was not satisfactory. Kamau, Muleke, Makaya and Wagoki, (2013) investigated work life balance practices on employee job performance at Eco Bank Kenya. The finding of the empirical study shows that there was correlation between work life balance and employee performance.

The empirical research that looked at the relationship between work-life balance and female employee performance have different perspectives, as is shown from the above. The results of the examined study are contradictory, which can be related to the estimating techniques, the range of the data, and the study's setting. Therefore, by conducting the study in a deposit money bank in the state of Anambra in Nigeria, the current study complements the existing empirical studies in that country. The current study will enhance the previous one by analyzing the relationship between work-life balance and female employee performance in the state of Anambra utilizing analysis of variance, regression, and percentage tables.

Objectives of the Study

The broad objective of this study is to examine the effect of work-life balance on organizational sustainability of female staff in deposit money banks in Anambra state: specifically, the study intended to

- i. Examine the effect of leave policy on organizational sustainability of female staff in deposit money banks in Anambra state
- ii. Ascertain the effect of flexible scheduling on organizational sustainability of female staff in deposit money banks in Anambra state
- iii. Evaluate the effect of employee assistance on organizational sustainability of female staff in deposit money banks in Anambra state
- iv. Evaluate the effect of work environment on organizational sustainability of female staff in deposit money banks in Anambra state

Hypotheses

The followings hypotheses were formulated to guide the research questions;

H01: Leave policy does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

H02: Flexible scheduling does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

H03: Employee assistance does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

H04: Work environment does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

REVIEW OF RELATED LITERATURE

Theoretical Framework

Border Theory

According to border theory, a key indicator of the options and support people are likely to have in their attempts to maintain a healthy balance between the work and off-work worlds is how much they are viewed as essential members of their working communities. According to the border idea, work and home are two separate realms; in fact, Clark (2014) compared them to two different countries, each with a unique culture. In order to fill a gap in earlier ideas, she focused on boundaries or lines of demarcation between domains, the point at which domain-relevant behavior begins or ends.

The borders that define when one's thoughts, behaviors, and emotions are appropriate in one domain and not another are all taken into consideration by border theory (Hughes & Bozionelos, 2011). Physical borders, such as the walls of one's workspace, temporal borders, like one's work schedule, and psychological borders are also taken into consideration. According to Clark (2014), border theory embraces all aspects of human connection, which is particularly clear in how she defines the idea of central participation. In border negotiations, central participation is essential.

According to border theory, central participants of a given domain are people who have internalized the values of that domain, shown competence in their roles within that setting, are connected to other central participants, and have personally identified with the duties of the given domain (Greenhaus & Powel, 2010). These characteristics grant central participants benefits that border-crossers, whose participation is seen as peripheral, do not have. These benefits make it simpler for individuals to find a feeling of balance (Greenhaus, Collins, & Shaw, 2013)

The ability, relationships, and dedication of central participants have an impact. According to (Greenhaus & Powel, 2012), this influence gives the ability to negotiate and alter the domain's boundaries. As a result, central players frequently have more freedom and options, which makes it simpler for them to strike a balance between their personal and professional lives.

Empirical Studies

The impact of work-life balance on employees' performance in a business is examined by Ogar and Amanze in 2019. Examining the impact of work-life balance on employees' dedication and performance was the study's main goal. Adopting an interpretive research perspective, the survey

research design was used. The study's target sample population consisted of 145 respondents from the chosen banks, and using a straightforward random sampling technique, the Taro Yamane formula was used to calculate the sample size of 106 respondents from the banks. The Cronbach Alpha method was used to examine the data and test the hypotheses. The study's key result was that employee assistance programs have a big impact on how well their employees perform. The scientists advised that there should be adequate and consistent implementation of employee assistance programmes within commercial banks. This will not only benefit the employees but it will also enable the employees to come more productive and efficient towards their duties.

In an effort to increase their understanding, Tamunomiebi and Oyibo (2020) looked at employee performance and work-life balance in Nigeria. In order to improve employee performance for the best organizational output, the goal of this secondary research was to examine the literature regarding work-life balance in Nigeria and recommend appropriate methods for resolving the issue of work-life imbalance and its detrimental effects. According to our theory, individuals who balance their work and personal responsibilities are more likely to perform better, hence it is crucial for employers to support structures and policies that improve work-life balance for employees within their organizations. We come to the conclusion that there are structural impediments to the implementation of work-life policies in Nigeria, such as poor leadership that weak institutions that lack the capacity to monitor and enforce employment standards, high unemployment ratios, poverty, inflation and a plethora of others.

In a 2019 study, Osibanjo, Waribo, Akintayo, Adeniji, and Fadeyi looked at how employees' dedication varied across Nigerian tech start-ups. An organizational phenomenon called quality work life is advantageous to both employers and employees. As a result, given the quality of the working environment, research keeps concentrating on ways to increase employee commitment. Literature suggests that if desired work life quality is given by the employer, organizational goals will be more feasible, from greater employee productivity to a balance between work and family life. However, start-ups have received little to no attention in terms of conducting empirical studies to ascertain how employee commitment is influenced by quality of work life there. It was noted that a significant factor influencing employee commitment by quality of work life.

In Port Harcourt, Rivers state, Mmakwe and Ukoha (2018) looked into the connection between work-life balance and employee performance in the banking industry. The study's population included 769 workers from five commercial banks in Port Harcourt City who were chosen at random. Taro Yamane's formula determined the sample size to be 400. Given a 75% return rate, 301 copies of the instrument were located and were useful for analyses. The proper statistical method to analyze the data was the spearman rank order correlation coefficient. The results showed a significant relationship between employee performance indicators and measures of work-life balance.

The extent to which the work-life balance program predicts employee behavioral outcomes at a few chosen commercial banks in Nigeria was determined by Oludayo, Ahaka, and Fatogun (2018). The study used a survey research design for an accurate investigation to accomplish this. Using stratified and simple random selection approaches, 339 respondents from the top 5 commercial banks with branches in Lagos State, Nigeria, were polled. The analysis used the Structural Equation Model (AMOS 22) to determine the outcomes and the strength of the association between

the exogamous and endogamous variables. According to the findings, employee behavioral outcomes including job satisfaction, intention to stay at work, and engagement can be predicted by flexible work arrangements, employee time off, employee social support, and dependent care initiatives.

Researchers Kipkemo, Omolo, Onditi, and Odinga (2016) examined how employee assistance programs affected workers' productivity. A case study was used as the research design for this investigation. With a sample size of 297, the target population was the 1269 workers of Mumias Sugar Company. Simple random sample and stratified sampling techniques were used in this investigation. Likert scale questionnaires were used to gather data. Tables, pie charts, and bar graphs were used to illustrate the data, which was then evaluated using percentages, the mean, and multiple regression approaches. According to the study, employee support initiatives significantly affect workers' productivity.

Okon Akpan and Usoro (2015) concentrated on the relationship between emotional intelligence and workers' productivity in the Nigerian banking sector. Self-awareness, self-management, social awareness, and social skills were emotional intelligence competencies that were researched. Using an amended version of a previously created questionnaire, information was gathered from 376 personnel in the Nigerian banking sector, which was a convenient sample size. The study was built on the foundation of descriptive and inferential statistics. The findings support past research and the notion that emotional intelligence and performance in the workplace are related.

The effect of emotional intelligence on employees' performance in the Nigerian Plateau State Local Government System was examined by Silas & Habila (2017). A structured questionnaire was sent to 240 respondents, and 176 of them completed it and returned it, or 73% of the total. The correlation matrix and ordinary least squares regression analysis were used to analyze the study's data. According to the study's findings, employees' performance is favorably correlated with their level of self-awareness, self-management, social awareness, and relationship management. The research comes to the conclusion that emotional intelligence is a significant factor that fosters awareness, aids workers in learning from others, shares knowledge, and fosters others' trust and worries.

METHODOLOGY

In this study, a survey design will be employed as the research approach. The researcher will use it to ask respondents questions and gauge their convenience considering their busy schedules. Both primary and secondary data sources were used in the investigation. Therefore, the population of interest comprises of all women employed by deposit money banks in the state of Anambra. 953 women make up the study's population. The human resources staff of particular deposit money institutions provided the population estimate. The researcher sampled the entire population because it was less than 1000. Structured questionnaires are the data gathering approach used in this investigation. In analyzing study questions and hypotheses, statistics like frequency counts, percentages and multiple regression analysis were employed in the analysis of data.

DATA PRESENTATION AND ANALYSIS

The information gathered from the sampled bank employees was presented, examined, and interpreted in this part. Eight hundred and seventy-three (873) of the nine hundred and fifty-three (953) questionnaires that were distributed were eventually retrieved, representing a 93.2% return rate. So, the returned questionnaires served as the foundation for the data analysis and interpretation.

4.1 Demographic Characteristics of the Respondents

This section presents and analyzes the respondents' demographic data, including gender, marital status, age group, level of education, and employment history. The findings of the sample, which had 873 respondents in total, are shown in the table below.

Table 4.1.2: Marital Status of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	380	40	43.5	40
Married	486	58	55.6	58
Others	7	2	1	
Total	873	100	100.0	100.0

Source: Field Survey, 2023/SPSS

Three hundred eighty (380) respondents, or 43.5% of the total, are single, while four hundred eighty-six (486) respondents, or 55.6% of the total, are married. While seven respondents (seven), or 1% of the total, were widowed, divorced, or separated. Thus, it is obvious that most respondents are married as of the time of this study. Thus, the marital status table allows us to determine the proportion of respondents who were either single, married, or divorced when the questionnaires were issued.

Table 4.1.3: Age Bracket of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 - 30 years	330	35	37.8	48.6
31 - 40 years	220	24	25.2	74.0
41 - 50 years	198	21.1	22.7	89.7
51 years and above	125	20.1	14.3	100.0
Total	873	98.9	100.0	

Source: Field Survey, 2023/SPSS

Table 4.3 above showed the respondents' age range. According to the distribution, 220 respondents, or 25.2% of the total, fall within the age range of 31 to 40 years, while 37.8% of the

respondents are between the ages of 18 and 30. In keeping with this, 21.7% of respondents are between the ages of 41 and 50, while the remaining respondents, or 14.3%, are between the ages of 51 and above.

4.2 Multiple Regression Analysis

Table 4.2 Summary of the Regression Result

The result of the multiple regressions formulated is presented in the tables below

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.803 ^a	.645	.643	.70378	.645	394.223	4	868	.000	1.881

a. Predictors: (Constant), WOE, EMA, LPO, FLS

b. Dependent Variable: ORGS

According to Table 3, R², which gauges how strongly an independent variable influences a dependent variable, has a value of 80%. This suggests that differences in the work environment, leave policies, flexible schedules, and employee help account for 80% of the variation in work-life balance. A corrected R² of 64% backed up this claim.

Using Durbin-Watson statistics, the model's autocorrelation was examined. The aforementioned table's Durbin-Watson statistic of 1.881 demonstrates that the model's variables are not automatically connected and that the model is accurate at making predictions.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	781.041	4	195.260	39.4223	.000 ^b
	Residual	429.923	868	.495		
	Total	1210.964	872			

a. Dependent Variable: ORGS

b. Predictors: (Constant), WOE, EMA, LPO, FLS

The work environment, leave policy, flexible schedule, and employee assistance are just a few of the independent variables that have a significant impact on dependent variables like work-life balance and organizational sustainability, as indicated by the f-statistics value of 39 in the aforementioned table and the f-statistics probability of 0.000

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
		1	(Constant)	-.011			.054	
	LPO	.487	.030	.413	16.469	.000	.429	.545
	FLS	.549	.034	.549	16.360	.000	.483	.615
	EMA	.050	.023	-.055	2.142	.032	-.095	-.004
	WOE	.001	.034	.001	3.027	.000	-.065	.067

a. Dependent Variable: ORGS

Table above shows the coefficient of the individual variables and their probability values. Leave policy have regression t-value of 16.469 with a probability value of .1.000. This implies that Leave policy have a positive and significant effect on organizational sustainability. Flexible schedule has a regression t-test of 16.360 with a probability value of 0.000 implying that Flexible schedule variables have a positive and significant effect on organizational sustainability.

On a similar note, employee assistance variable have a t-test value of 2.142 and a probability value of 0.032. This shows that employee assistance has a positive and significant effect on organizational sustainability.

Furthermore, work environment has a regression t-test of 3.027 with a probability value of 0.003. This implies that work environment has a positive and insignificant effect on organizational sustainability.

4.5 Test of Hypothesis

To test the hypothesis the study adopted ANOVA aided by Computer Microsoft Special Package for Social Science (SPSS)

Hypothesis One

H₀₁: Leave policy does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	6.911	2	1.382	7.613	.000 ^b
Residual	80.589	871	3.358		
Total	87.500	873			

Source: SPSS, Version, 20

However, from the Anova table above, it was observed that the probability value of hypothesis one is less than 0.05% level of significance (0.000), as a result null hypothesis will be rejected and alternative is accepted, meanwhile leave policy have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Hypothesis Two

H0₂: Flexible scheduling does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	22.507	2	4.501	6.952	.002 ^b
	Residual	64.993	871	2.708		
	Total	87.500	873			

Source: SPSS, Version 20

However, from the Anova table above, it was observed that the probability value of hypothesis two is less than 0.05% level of significance (0.000), as a result null hypothesis will be rejected and alternative accepted, meanwhile Flexible scheduling have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Hypothesis Three

H0₃: Employee assistance does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.154	2	4.031	15.236	.000 ^b
	Residual	67.346	871	2.806		
	Total	87.500	873			

Source: SPSS, Version, 20

However, from the Anova table above, it was observed that the probability value of hypothesis two is less than 0.05% level of significance (0.000), as a result null hypothesis will be rejected and alternative accepted, meanwhile Employee assistance have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Hypothesis Four

Work environment does not have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	3.020	2	.604	23.172	.000 ^b
Residual	84.480	871	3.520		
Total	87.500	873			

Source: SPSS, Version, 20

However, from the Anova table above, it was observed that the probability value of hypothesis four is less than 0.05% level of significance (0.000), as a result null hypothesis will be rejected and alternative accepted, meanwhile Work environment have significant positive effect on organizational sustainability of female staff in deposit money banks in Anambra state

CONCLUSION AND RECOMMENDATIONS

When workers felt like they belonged to the company and thought management was friendly, performance improved. Organizational performance would be improved where work-life balance principles were incorporated into the creation of business policies. The study draws the conclusion that the impact of work-life balance on organizational sustainability of female employees in deposit money banks in the state of Anambra was significantly beneficial. Based on the findings of this study, the following recommendations were made: As it has been discovered to lower employee turnover, a vibrant and consistent leave policy should be supported. Compressed work weeks and other forms of flexible scheduling are essential for more effective and efficient service delivery. Organization managers should meet down with staff members to discuss how and when to get the best service possible from them in order to improve service delivery. Bank managers should implement sound welfare policies that are strictly adhered to because the study has shown that doing so increases employees' organizational commitment. Bank managers need to create tactics that will encourage employees to have fantastic work environments since they should be aware of the connection between their workplace and employee absenteeism.

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