Work-Life-Balance: The Nigerian Organizational Experience (A Study of Selected Banks in Ebonyi State)

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Abstract: - This paper was conducted to investigate the effect of work-life-balance on employees' performance in an organization. The key objective of the study was to examine the implication of work-life-balance on workers commitment and performance. The problem that necessitated the study was the time frame between resuming and closing of work by employees, which does not permit work flexibility, commitment, job performance and leisure. Research questions such as: what are the implication of work-life-balance on workers' commitment and performance? were asked and hypotheses such as: work interference with leisure and personal life has no significant effect on commitment of employees in organizations was formulated to guide the researchers. Current literatures from different scholars were reviewed to further buttress the discourse. The Survey research design with an interpretivist research philosophy was adopted. The population of the study covered 145 respondents of the selected banks and the Taro Yamane formula was adopted to determine the sample size of 106 respondents of the banks through the use of simple random sampling technique to draw responses from the target sample population. Data collected were analyzed using the Cronbach Alpha technique in testing the hypotheses. The notable finding of the study revealed that, employee assistance programme has a significant influence on performance of employees. The researchers recommended 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.

Key words: Work-life-balance, Organization, Performance, Productivities

I. INTRODUCTION

Organizations can't exist without individual workers, accordingly organizations comprised of gathering of individuals who are sufficiently capable to amass, compose and saddle the assets for creation of products and ventures with the point of accomplishing set targets. The achievement of set destinations makes an association formal and furthermore guarantees its maintainability and survival. The qualities and shortcomings of any association are controlled by the nature of its workers, which assumes an essential job of saddling the other authoritative assets. As indicated by (Shanafelt et al 2012) organizations comprised of workers,

who revive the organization. Human resources are the most vital asset therefore there is need for a balance between what they do in organizations and their personal life (Poulose & Sudarsan, 2018).

Work life balance alludes to the administration of different jobs at work, at home, and in the other part of life viably (Poulose & Sudarsan, 2018). As per Fleetwood (2007) laborers with work life balance feel upbeat and satisfied both inside and outside of work and they see practically zero clash among work and non-work jobs. The individuals who accomplish this equalization will in general have more noteworthy dimension of fulfillment with their occupations and life when all is said and done, and in addition lesser degrees of stress and despondency. Work life balance has it suggestion on workers conduct, elevation, welfare and also the general adequacy of an organization. From a business' viewpoint, supporting work-life equalization may pull in new representatives, help decrease turnover and non-attendance, and increment the chance of representatives intentionally captivating in social exercises (Peters, lomme, & Heertum, 2017).

Saving money area in Nigeria has experienced fast changes throughout the years. This is as after effect of adjustment of the ongoing managing an account part change. Nigeria managing an account change began in July 2004 and peaked in august 2009 and past. A ton of the banks previously the managing an account segment change in Nigeria, had capitalization of under \$10 million. Saving money division change underlines on bank capitalization through union (Ip, Lindfelt, Tran, Do & Barnett, 2018). They added that, capitalization is settling the capital base whereupon a member is qualified and authorized to work keeping money capacities. It is setting a capital base which was given as twenty five billion naira as at 2005.

Baral and Bhargava (2010) stated that a commercial bank with a solid capital base can pardon misfortunes that originate from non performing liabilities. This has caused rivalry in the managing the banking industry as players in this industry battle to be pioneer and to decrease cost. This additionally makes administrators in this industry to giving out work over-

burden to their workers so as to meet standard and target. Laborers then again put in their best so as not to be uprooted by allocating more opportunity to work at the disservice of individual life jobs. This influence the childhood of kids prompts broken relational unions and miserable home. It likewise influences the psychological, social and brain research of laborers. Again because of successive changes in business condition of this industry, the organizations in this segment can't give secure work and that is the reason frame of mind and estimations of individuals at work are likewise changing, as they are not willing to show supreme duty that would prompt execution (Emslie & Hunt (2009).

As indicated by Gregory and Milner (2009) managing the banking industry in Nigeria is known for their way of life of delayed timeframe at work and high outstanding tasks at hand of laborers. This is the reason they are generally influenced with work life balance issues. Firms in the banking industry segment are not barred from this culture. For employees to be efficient and effectively perform their task successfully, these banks need to keep up approaches that advance work-life balance. Banks center on expanding their capital base and client base and these have lead to directors requesting excessively from employees, in this way prompting unavoidable removal of needs of enthusiasm by workers.

II. STATEMENT OF PROBLEM

Low confidence is seen among worker in the banking industry in Nigeria. This is obvious as normal workers resumes and closes for full time work somewhere in the range of 7am and 9am daily. This does not allow work adaptability and has contributed in influencing workers responsibility, work execution and relaxation adversely. Work-life balance is an issue influencing laborers in the banking sector, likewise because of statistic and fast changes in nature. These issues influence employees, as they continue posting poor exhibitions, record poor fixation, business related pressure, poor participation and work-family related issues prompting broken homes. It assumed difficult that, individual life and recreation are adjusted in the life of a normal bank worker. Consequently these scenarios adversely affect the disposition of workers in the sector in terms of striking a balance between their career life and other life expectations.

Research Objectives

Specific objectives of the study are to:

- 1. To examine the implication of work life balance on workers' commitment and performance.
- 2. Identify the influence of employees' assistance programmes on the performance of employees in organizations.
- 3. Identify the effect of work interference with leisure and personal life on the commitment of employees of organizations.

Research Questions

The following research questions were used:

- 1. What are the implication of work-life-balance on workers' commitment and performance?
- 2. What are the influences of employees' assistance programmes on the performance of employees in organizations?
- 3. What are the effects of work interference with leisure and personal life on the commitment of employees of organizations?

Research Hypotheses

The following Hypotheses were formulated:

 $\mathbf{H_1}$: Employee assistance programmes cannot significantly influence performance of employees in organizations.

 $\mathbf{H_2}$: Work interference with leisure and personal life has no significant effect on commitment of employees in organizations.

III. REVIEW OF RELATED LITERATURE

Conceptual Framework

Work Life Balance

Work-life balance is characterized as the degree or degree to which an individual is similarly occupied with and similarly happy with his or her work job and family job. Work-life can be seen from the focal points of making and supporting sound condition which will empower workers to have balance among work and individual duties that will in general reinforce workers dedication and profitability (Greenhaus, Collins & Shaw, 2003).

Aslam (2011) characterized work-life struggle as between job strife emerging because of clashing jobs required by organizations and from one's family. Roehing et al (2003) opined that work-life balance as an immediate aftereffect of incongruent weight from an individual family jobs and work space. Work-life balance in the working environment has turned into an increasingly critical issue as it will in general display positive outcomes, for example, low turnover, work commitment, hierarchical citizenship conduct, in-job execution, expanded firm profitability, work fulfillment, and authoritative duty (Konrad and Mangel, 2000). As underlined by a few specialists, overseeing work life balance has turned out to be a standout amongst the most basic administrative procedures for guaranteeing representatives' execution and authoritative execution enhancement (Greenhaus and Beutell, 1985).

As per Barrera (2007), work life balance is a circumstance that involves bosses working usefully with their representatives to set up courses of action, which consider the requirements of the business and the non-work parts of workers' lives. The definition comprise of the two representatives and bosses who are both vital to the resulting

use and fruitful usage of work-life balance approaches and rehearses and recognizes that work-life equalization must be accomplished as a joint exertion of the two businesses and representatives. Work Life Conflict is the work jobs and non work jobs that happen when one's office as a worker is incongruent with other zone, for example, being a life partner, parent or with different religious and recreation exercises. The idea of Work Life Conflict perceives that most people have numerous jobs. Work-life balance helps in lessening work life struggle and furthermore focuses on the predecessors. A portion of the predecessors' of work-life clashes incorporate substantial occupation requests and employment over-burdens (Lero and Bardoel, 2007). Work life programs that are intended to help laborers better deal with their work and nonwork periods are brought in the writing as work-family arrangements, family-accommodating or family-responsive approaches; as of late, the expression "work-life balance" has substituted what used to be known as "work-family balance" (Hudson Resourcing, 2005).

Work life offset is all around related with balance interfacing the measure of time and exertion someone dedicates to work and individual exercises so as to keep up request and concordance throughout everyday life, it is of extraordinary significance that we comprehend that, work life balance does not intend to plan an equivalent measure of time for every one of our different paid work and non paid jobs as it is generally unrewarding and impossible. There are a ton of meanings of work life balance; work life balance in its broadest sense alludes to as tasteful dimension of contribution or consideration between the different jobs in a person's life (Clarke, et al 2004).

Work life balance is the measure of time singular representative spend doing his or her activity contrast and the measure of time he/she go through with his or her family and doing different things that is important to him and which he appreciates doing, specialists says that achievement does not just lie on the capacity to ensure they modify their life and work as requirements change. An unevenness work life can prompt discouragement, poor execution and strife with family, look into focuses out that the individuals who has some type of power over their workplace will in general have less pressure and sick wellbeing (Cambridge Advanced Learner's Dictionary and Thesaurus, 2013).

Implication of Work Life Balance At Workplace

Work-life balance has suggestions and has turned into an essential issue for the two representatives and associations. The workplace can be requesting with due dates and tight timetables (Kumar and Chakraborty, 2013). Evolving socioeconomics, rivalry, globalization, and innovative improvement impact the advancement of work-life programs (Caillier, 2012; Haar and Roche, 2010). Satisfactory use of work-life balance practices can help diminish work-life strife and increment positive worker examinations of the association (Lazar, Osoian, and Ratiu, 2010). Work-life projects can

enhance the structure of an association, culture of an association and social help for work and family (Kossek, Lewis, and Hammer, 2010).

The world has advanced since work-life programs previously rose, expecting businesses to encourage standard work-life activities to react to new societal changes running from financial to ecological and from wellbeing to mechanical (Kossek et al., 2010). As Burke (2010) noted, associations confront an expanded dimension of rivalry on an overall premise, representatives are encountering expanding execution weights, and the hour's representatives spent at the work environment expanded fundamentally somewhere in the range of 2000 and 2009. There is a steady continuous battle among representatives and businesses with respect to work-life balance, this is a direct result of absence of comprehension on the two workers and boss that work-life balance is equally valuable (Kumar and Chakraborty, 2013).

Work-life balance is a move that must be made by both an individual and an association for it to be useful. From the insightful of an association, work life parity might be a piece of good execution, and from a representative point of view work-life balance projects might be a positive factor in choosing to work for or stay with a specific association (Mayerhofer, Schmidt, Hartmann, and Bendl, 2011). Regardless of whether called work-life parity or family amicable, there are both large scale and small scale reasons why these projects are especially critical in contemporary associations. On the full scale side, the projects enable an association to save an increasingly dedicated workforce (Wang and Walumbwa, 2007). Worker duty is a vital factor in the accomplishment of an association. The main three advertiser of worker responsibility are businesses' consideration and concern, decency, and satisfaction (Shahid and Azhar, 2013).

Putting resources into workers' wellbeing and security is vital if different speculations are to yield more prominent outcomes, for example, authoritative development and profitability. Hence, the obligation and duty of each business is to give an agreeable workplace and conditions for representatives having next to zero hazard, perils, and illnesses (Howard-Quartey and Buenar-Puplampu, 2012). From a small scale perspective work life programs when utilized legitimately decreases non-attendance, stress, and turnover rates, and increment worker maintenance and duty to the association (Kumar and Chakraborty, 2013; Wang and Walumbwa, 2007). Similarly critical, associations that offer work life programs are probably going to expand their upper hand by decreasing representatives' remuneration costs related with withdrawal practices, and therapeutic cases, while continuing an abnormal state of employment execution and efficiency (Vuksan, Williams, and Crooks, 2012). In spite of the fact that work-life programs can profit associations, they can likewise be a costly venture, and therefore, managers are well on the way to gains in circumstances or condition where

potential advantages is more than anticipated expenses (Konrad and Mangel, 2000).

Work Life Balance Programmes

There are distinctive work life balance programs that are in presence. A few written works like Enemuo (2016) allude to this work life balance programs as work life balance activities or work life balance strategies. Enemuo (2016) stated that they are programs structured with the reason for achieving individual and corporate objectives and associations can actualize any of the projects so as to enable their representatives to adjust their family life, work life and give hierarchical advantages. Among the great number of work life balance programs Hartel (2007) featured representative help projects and leave programs however they are not restricted to them.

1. Employee Assistance Programmes

Representative help program is one of the work life programs accessible inside workplace. They are those work-based intercession programs intended for representatives that are encountering work-individual life and individual all consuming purpose related issues with the point of helping them to determine individual issues that contrarily impact their activity execution. Enemuo (2016) characterized it as working environment programs that businesses of work structured with the aim of utilizing them to deal with the issues representatives' face which antagonistically impacts their prosperity. Martin and Roman (2004) noticed that all worker help programs are work based and too work in an association yet intended to really choose representatives that are disturbed and address those issues. They are determined endeavors by managers of work to improve the workplace a place for representatives to post better execution (Jacobson and Paul, 2005). Kleynhans and Markham (2000) declared that its key embodiment is to give a gadget to giving efficient and uniform institutionalized shifted help to representative. They could be basic and reasonable and too complete and costly (Brough and Kalliath, 2005). As indicated by Dickson and Williams (2008) worker help projects could be in type of guiding, the executives of emergency, stretch administration, monetary administration help, non-appearance, liquor control measures, and conjugal issues. These administrations are normally contracted out by boss to gathering of experts like Counselors, Financial specialists, Lawyers, and Therapists (Mwangi, Boinett, Tumwet, and Bowen, 2017).

2. Leave Programme

This is the settlement made by the business for the representative intended to make a sound profitable staff through a month to month, week by week, and condition justified (maternal leave) consent conceded to a worker upon application to briefly avoid work inside the organization determined, permitted and approved period. As per Enemuo (2016) it alludes to the measure of hours/days an organization's staff is permitted to remain taking a break

without having any close to home result of such activity. The time is similarly paid by the business and Burke and Moffett (2003) declared that it helps laborers of associations rest and take care of other individual obligations outside associations' work accordingly empowering a parity to be made between work exercises and life exercises. Enemuo (2016) expressed that there are distinctive kinds of leave strategies/projects and they include:

- 1. Annual leave:
- 2. Parental leave
- 3. Career leave
- 4. Paid family and medical leave
- 5. Sick leave
- 6. Study leave

Work Personal Life Interference and Personal Life Work Interferences

A decent number of occupations can impact and modify individual existence of a laborer. Similarly the individual existence of a laborer can also impact the execution of a specialist on a vocation. The idea of individual life rather than family life is utilized on the grounds that it covers the encounters of non-wedded, or single people or childfree people and takes into account non-family exercises which should be considered (Burke, 2004). Notwithstanding, current methods for managing work-life balance is on coordinating the two spaces of individual existence with work and work with individual life (Rapoport, Bailyn, Fletcher, and Pruitt, 2002). As per Nadeem and Abbas (2009) when work takes need over close to home life it is alluded to as Work impedance with individual life. Along these lines, Work impedance with individual life alludes to clashes experienced in a representatives' close to home life and family because of the activity the worker does which subsequently has impact on such representatives' close to home life. This kind of obstruction is progressively regular among the male workers in light of their abnormal state of pledge to work than family matters (Nadeem and Abbas, 2009). This kind of obstruction can be time sensitive, strain-based or in social based frame (William, 2010). Then again, Nadeem and Abbas (2009) attested that when family obligations takes pre-prominence to such an extent that it represents a deterrent to a representative is releasing obligations successfully it is alluded to as close to home life impedance with work. Consequently, individual life obstruction with work could be said to manage the impacts a involvement with work because of such representatives' treatment of individual life and how such close to home life clashes with his/her activity. Factor that could cause this kind of obstruction incorporate obligations like kid care and elderly consideration (Nadeem and Abbas, 2009). Basically work obstruction with individual life and individual life impedance with work is a double directional relationship where work and individual existence of a representative impact the worker in either close to home way of life or occupation execution (Ramesh and Sakthivel, 2015). As indicated by Dalton and Debra (2004) there are

occupations and family related variables that can meddle with work-group of a person.

1. Job Related Factors

This alludes to work environment attributes in an association like work condition and request on representatives' work which impacts the representatives' nature of time put into the work. Enemuo (2016) attested that activity related factor generally called profession notability is the primary determinant. As indicated by Dalton and Debra (2004) vocation notability influences the work/individual life relationship particularly through work association. As per Enemuo (2016) work association has the probability of making an adverse impact on work/individual life relationship. This is on the grounds that the more hours are being dedicated to work and individual life by a worker, the more impedance a representative will involvement (Mathew and Jacqueline, 2003). In any case, probably the most critical elements that reason work impedance with individual life include the ecological weights inside the activity like work stressors, time weight, unsupportive manager, authoritative culture (Enemuo, 2016).

2. Family Related Factors

This sort of impedances are more sexual orientation explicit than occupation related variables in light of the fact that customary sex jobs put duties on the female workers in regard to household commitments than the male partners (Enemuo, 2016). In this way, factors related with family life are bound to cause pressure on the female than the male (Dalton and Debra, 2004). The creators attested that the most huge impact from family related variables is number of kids, age of the youngsters, and family qualities. Along these lines, the wellsprings of individual life obstruction with work are inside the family and individual life space and they incorporate unsupportive life partner, youthful and elderly duties (Enemuo, 2016) relational connections styles, mental inclusion in work and family jobs (Matthew and Jacqueline, 2003)

Ways of Enhancing Proper Work-Life-Balance Practices among Employees

There are set of choices for bosses looking to enhance work life balance for laborers. Regardless of whether the point is to enhance work life balance for laborers wellbeing, maintenance maintain a strategic distance from worker burnout, reduce truancy or increment yield execution (efficiency), there are a few reasons managers need to deal with work-life-balance for everybody at the association. Here are some approaches to improve work life balance among representatives.

1. Restricting hours worked: this involves having a n authoritative culture in which a laborers are not expected to work in the wake of leaving the worksite. So as to enhance or improve appropriate work life balance, associations can limit hours expected of a specialist in a given week. A few

associations even stop their email servers from sending messages after specific hours.

- 2. Focusing on the image and culture at top management projects: most occasions associations have work life balance programs yet usage of this projects turn into a major issue. in the event that associations can concentrate on the picture and culture that have been anticipated by best administration by advancing and usage work life balance, specialists will be increasingly urged to do likewise and be less frightful that the way of life won't bolster it.
- 3 Focusing on outcome, not hours worked: Productive laborers may complete their work effectively and shouldn't be at the work environment for full 8 hours consistently, superior does not really come in 8 hours sections.
- 4. Promoting breaks in work day: Promoting break can go far in improving work life balance so as to advance execution and specialists duty by holding worry under control. Associations should make a move to provoke specialists to take meal breaks and rest breaks, taking breaks has been appeared to really build execution level, high profitability involves less need to work late.
- 5. Giving employees' information about work life balance: Providing data about work life equalization to laborers can encourage a superior culture. This thoughts can result in specialists talking better consideration to make this equalization exists.
- 6. Allowing extra time off for charitable pursuits or volunteer work: permitting additional time empower laborers to seek after other intrigue that makes and keeps them glad and fulfilled throughout everyday life and it can likewise enable the organization to picture.

Theoretical Framework

Some theories facilitated the understanding of the subject matter under discussion. There include:

1. Compensation Theory

Pay hypothesis of work life balance portrays the endeavors expected at reacting to negative encounters in a single area through expanded endeavors for positive encounters in another space. A case a disappointed laborer concentrating more on family than work, or a satisfied specialist concentrating on work all the more yet settles on family life hence moving his inclinations for being mollified in one acknowledge and encountering troubles in alternate (Edwards and Roth versifier, 2000). As per Zedeck and Mosier (1990), remuneration can be found in two unique Categories: supplemental and responsive. Supplemental remuneration happens when people adjust what they are right now doing or seeking after for a possibly all the more compensating encounters that would fulfill them more than their past disappointing job. It happens when hopeful encounters are insufficient at work and are thus pursued at home For instance, people that need autonomy at work look for further freedom outside of their work job. Receptive pay then again represent people's endeavors to level out antagonistic encounters that are not beneficial(negative) in a vocation they are complete by pursuing constructive encounters in the other job, for example, taking part in relaxation works following a requesting day at work. It happens when negative work encounters are compensated for in positive home encounters. Clark (2000) clarifies that pay hypothesis, leaves a restricting association among work and life, so people attempt to fulfill vacancy from one circle with fulfillments from the other.

2. Spill Over Theory

The overflow hypothesis recommends the most prominent perspective of relationship among work and family. A few analysts prescribed that specialists take the sentiments, feelings, frames of mind; abilities and practices that they set up at work into their family life and the other way around J.,Perry Jenkins, M., and Croute, 1985). Hypothetically, overflow apparently is of two sorts: positive or negative. Overflow thinks about a few parts of work and family relationship. Positive overflow depicts in detail that satisfaction and completion in one area could convey close by happiness and realization in another space. Negative overflow then again implies that mishaps and sorrow in one area potentially will bring close by misfortunes discouragement into another space (Xu, 2009). Overflow in this manner is a procedure in which encounters in a job influence encounters in the other job, in this way making the jobs to all the more similar. Research has examined the overflow of disposition, qualities, abilities and practices starting with one job then onto the next, despite the fact that larger part of this exploration has fixated on temperament overflow. The encounters turning out from overflow can either be sure or negative (Morris and Madsen, 2007).

3. Work Enrichment Theory

Advancement hypothesis alludes to involvement in which one job whichever (work or family) improves the personal satisfaction in the other job. Just, this hypothesis endeavors to give subtleties the certifiable impacts of the work-family relationship. Improvement hypothesis in this way alludes to the degree in which encounters initiating amazing sources like aptitudes, capacities, values or enthusiastic sources like inclination; fulfillment propels the value of the other space (Morris and Madsen, 2005). Greenhaus and Powell (2006) alludes improvement as "the dimension to which encounters in a single employment or assignment extend the value of life in the other activity or errand" and accounted that laborers perceive that their work and life jobs add to one another to portray enhancement hypothesis utilized the term instrumental to describe this idea, which expresses that great outcomes at work put lead to great individual life results and the other way around.

This examination is thusly secured on overflow hypothesis. This hypothesis proposes the conditions under which overflow between the work smaller scale and the family happens. It can

either positive or negative. In the event that work-family communications are not adaptably organized in existence, overflow in term of time, vitality and conduct is negative. At the point when there is adaptability in reality it empowers people to incorporate and cover work and family obligations which advance constructive overflow and furthermore instrumental in accomplishing sound work life balance. The motivation behind why this hypothesis is significant to this examination is that organizations/associations are required to receive positive work life balance strategies that will empower representative have a positive work life balance in which will influence them to be adequately dedicated to performing and accomplishing the association's objectives.

Empirical Framework

Various examinations have been conveyed at that is connected to work life balance. Azeez (2017) explored the transaction between work-life balance and hierarchical duty among the working postgraduate understudies in Lagos State, Nigeria. Overview look into plan and multistage inspecting strategy was received in this examination utilizing relationship and relapse for breaking down speculation. The examination found a non-huge however frail positive relationship exist between working postgraduate understudies work-life balance and their authoritative responsibility (r = 0.09, p > 0.05). This investigation finding repudiates the prior work of Riaz and Hunjra (2015) on proof of hierarchical duty and work-life strife, where a negative and huge effect of work-life struggle on authoritative responsibility was built up.

Obamiro, Balogun, and Kehinde (2016) in their examination found that an adjustment in worth of work of representatives in business banks of Lagos State, 98 percent work pressure was utilized to depict Nigeria. This essentially means and demonstrates that activity push altogether influences worth and esteem (quality) of work of representatives in the specific business banks in Lagos State, Nigeria. What's more, job over-burden in this exploration was utilized to clarify 37 percent of employment fulfillment. Be that as it may, there is factual unimportance between the effects of job over-burden on occupation fulfillment in light of the fact that the noteworthiness dimension of job over-burden is above 0.05. Fapohunda (2014) demonstrated in her exploration work that an irregularity work-life influences personal satisfaction and vocation accomplishments of representatives.

Vishwa, Chandra, Jaggi, Bijay, Charanjeet., Avadhesh, and Diwinder, (2015) explored pragmatic examination of work life balance arrangements and its effect on representative's activity fulfillment and execution. Assessment of the relationship interfacing work life balance arrangements and representative occupation fulfillment was the significant point of the examination. The examination additionally utilized study strategy where Questionnaire was issued and filled by 240 respondents. The Statistical Package for Social Sciences (SPSS) was utilized to analyze the quantitative information utilizing relationship. The discoveries of this examination

work underlined that every last one of the work life balance approaches without anyone else is a name of occupation fulfillment.

Anwar and Shahzad (2011) investigated on the effect of work-life on worker execution in Pakistan. Devices utilized in this investigation were connection and relapse examination. These devices were utilized to test speculation dependent on survey information gathered from 119 laborers working in various organizations in Pakistan. Unimportant negative relationship was found to exist between work life struggle and representative execution in Pakistan as work life strife prompts enthusiastic tiredness experienced by businesses which decreases work fulfillment level and thusly reduce the activity execution.

Rabia, Sadaf, Mahwish and Shama (2011) with an end goal to make a connection associating work-life struggle and representative maintenance out in the open and open divisions association in Panjab locale in Pakistan. The exploration depended on essential information and furthermore made utilization of SPSS in information examination while relapse was utilized for speculation testing. The outcome demonstrates positive however no huge connection between work-life struggle turnover rates which impacts execution.

Idemobi, Ellis and Akam (2012) examined the moment and far off reasons for clashes among work and existence with a discovering methods perspective to representatives' opposite sides. The Anambra State Local Government System of Nigeria was utilized for the examination with an example of 2220 laborers in the 21 nearby committees that make up the Anambra Local Government System. Basic rundown measurements of rate and the inferential insights of (X2) was utilized, for assessing the information assembled from the field and a trial of speculations was discovered that specialist will bolster any strategy intercession that would affect on their all consuming purpose quandary.

Azeem and Akhtar (2014) investigated the impact of work life parity and occupation fulfillment on association responsibility of medicinal services worker. This examination work objective was to study the impact of work life parity and occupation fulfillment has on association duty with social insurance laborer. Survey was shared among 275 respondents in the human services part. The Statistical Package for Social Sciences (SPSS) apparatuses was utilized to gauge the quantitative information and additionally relationship and reliabilities. The result of the experimental test demonstrates that representative in the social insurance division have a sensible level of seen work life balance, work fulfillment and responsibility. There is a positive connection between work life balance, work fulfillment and association responsibility.

Ojo, Salau and Falola (2014) completed research on the idea work life balance strategies and practices in three economy parts in Nigeria, these divisions incorporate the saving money, instructive and influence area. This paper analyzed the sort of

work life activities that exist in these parts. The difficulties that obstruct the usage of work life activities were recognized. This work utilized quantitative strategy to distinguish work life balance rehearses in three parts of Nigeria economy. Information gathered incorporated the reactions from the two administrators and specialists of the keeping money area, training part, and influence segment, 586, 531, and 507 of surveys were recovered individually. The outcome demonstrates that there are distinctive approaches to which respondents see and see the idea of work life balance. SPSS was utilized to dissect the quantitative information, Anova not barred. It was recognized that hole existed between work life adjusts and how representatives comprehend the idea. This examination work proposed some strategy suggestion which would help the execution of work life balance approaches in the divisions that were analyzed.

Fapohunda (2014) examined the outcome of work life balance on efficiency in china. The target of this examination work was to research the connection between work life equalization and association efficiency and to comprehend if work life balance practice conceivably decreases worker turnover and truancy and builds responsibility. 200 respondents in the wellbeing area were utilized for the review. Information was gathered through organized survey. Information was likewise broke down utilizing Chi square. The finding incorporates a positive connection between representative help program and laborers promise to authoritative objective. The scientist conveyed to end that representative help programs is legitimate apparatus to mix up the required duty for an expanded profitability.

Kamau, Muleke, Makaya and Wagoki, (2013) contemplated work life balance rehearses on representative occupation execution at eco bank Kenya. The fundamental target was to learn the impact of association work life balance on specialist execution. Fifty-Five (55) Eco Bank representatives were drawn through share inspecting strategy who likewise reacted to study polls. Spearman's Correlation Analysis was utilized to survey the applicants' work life balance, their execution to the association. The finding of the exact examination demonstrates that there was connection between's work life parity and worker execution.

Hye (2013) explored "the work life equalization and representatives execution: the interceding job of full of feeling duty" which was gone for exploring the impact of work life balance on emotional responsibility and in job execution. 293 respondents filled the polls which were utilized for the review. The Statistical Package for Social Sciences (SPSS) was utilized to break down the quantitative information including reliabilities and numerous relapses. The finding of the experimental test exhibited that representative experience of work life balance increment full of feeling responsibility.

Dissanayaka and Ali (2013) explored the effect of work life balance on worker execution. The point of the examination was to dissect the connection between work life parity and representative execution. 96 representatives were utilized for the review and poll was conveyed to them in which the information was utilized to run investigation. Pearson minute relationship was utilized to examine the information. The finding of the outcome was that there is a positive relationship between work life equalization and representative execution. Additionally there is a requirement for orderly exertion to upgrade work life parity of the representative to accomplish better worker execution. Ojo (2012) investigated work life balance practices and approaches director and laborer involvement in the managing an account area of Nigeria. The objective of the examination is to find how much function life balance arrangements/rehearses influence laborer duty 15 chose keeping money associations in South-West, Nigeria. This paper worked with exploratory, cross sectional review. From the 15 banks chosen 540 partook in this examination. Chi-square measurable test introduced in unthinkable frame was utilized in breaking down information. it was seen that fruitful execution of representative help program advantage specialists not just in the part of fitting a harmony between work-life and family-life however it is of significance to industry in the viewpoint getting responsibility, not any sort of duty but rather anticipated responsibility from workers and expanded yield and productivity. This exploration conveyed to end that when worker help programs is cautiously watched and pursued that it decreases work turnover, non-appearance and what's more advances working connection among the executives and representatives.

Sakthivel, Kamalanabhanb and Selvarania (2011) explored work life balance reflections on representative fulfillment. The objective of the exploration was to break down the connection between worker fulfillment and work/life balance. The build utilized for this exploration comprises of profession opportunity, acknowledgment, work undertakings, installments, benefits, predominant subordinate relationship, worker satisfaction.

IV. METHODOLOGY

The researchers adopted interpretivist research philosophy with a descriptive design. The study utilized the cross-sectional time horizon and a deductive research approach in gathering and analyzing primary data of the research. The study was conducted in Abakaliki, Ebonyi State. Abakaliki is the capital of Ebonyi State which is located 64 kilometres Southeast of Enugu State, Nigeria. It lies at the intersection of the Enugu, Afikpo and Ogoja roads. It is the most developed city in Ebonyi State with highest economic activities when compared to other areas and places in the s tate. It lies within the geographic coordinates of 6.32° N (latitude) and 8.12° E (longitude) and its total population as at 2006 was 149,683 split into 72,518 males and 77,165 females (National Bureau of Statistics, 2011).

It is notable with the presence of some establishments. Some of them include the presence of commercial banks in locations like Ogoja road, Waterworks road, Ezza road, and Afikpo road

The population for the study was the total number of staff of the three (3) selected commercial banks (including their branches) within Abakaliki, Ebonyi State, Nigeria. The numbers of staff of the respective commercial banks are given in table 1.

Table 1: Population of the Study

| S/N | Number of selected banks | Total number of staff |
|-----|--------------------------|-----------------------|
| 1 | Diamond Bank | 43 |
| 2 | Zenith Bank | 34 |
| 3 | UBA PLC | 68 |
| | Total | 145 |

Source: Field survey, (2018)

Sample Size

Given that the population of the study above was a finite population, Taro Yamane formula was used to determine the sample size.

The formula is:

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

where:

n = Sample

N = number of population

1=constant

e = error margin which is = 0.05

Thus the sample size for is worked out as:

$$n = \frac{145}{1 + 145(0.005)^2}$$

$$= \frac{145}{1 + 145(0.0025)}$$

$$= \frac{145}{13625} = 106$$

The stratified sampling method was adopted. Given that the population is in strata and the staffs exists within each stratum of Diamond bank, Zenith bank, and UBA the allocated questionnaire to each of the sampling unit is given in table 2 using Bowley's proportion formula given as:

$$nh = \left(\frac{Nh}{N}\right) \times n$$

where:

nh = sample of stratum h

Nh = population of stratum h

N = total population

n = total sample size

Table 2: Questionnaire allocation to the Commercial Banks

| SN | Selected bank | Working $\left(\frac{Nh}{N}\right)$ x n | Number of questionnaires shared |
|----|-----------------------------|--|---------------------------------|
| 1. | Diamond bank | $\left(\frac{43}{145}\right)$ x 106 | 31 |
| 2. | Zenith bank | $\left(\frac{34}{145}\right)$ x 106 | 25 |
| 3. | UBA Total Sample size | $\left(\frac{68}{145}\right) \times 106$ | 50 106 |

Source: Field Survey (2018)

Variable Definition and Measurement

The main variables used in the study are workers-life balance, workers' commitment and performance. Workers' commitment and performance are the dependent variables while work-life balance is the independent variable.

Data Analysis and Techniques

The statistical analytical technique adopted in the research is multiple linear regression technique while the study was presented using ordinal scaling format. Douglas, William and Mason (2002) opine that a linear regression equation shows or defines the linear relationship between two variables. The statistical analytical method used aligns to work of Aslam (2015), and Enemuo (2016).

Thus the multiple linear multiple regression models are given as:

 $Y = b_0 + b_1 \chi_1 + b_2 \chi_2 + b_3 \chi_3 + b_4 \chi_4 + \varepsilon i$Linear form Where:

 Y_1 = Workers' Commitment and Performance

 $b_0 = Constant$

 χ_1 = Employee Assistance Programmes (EAP)

 χ_2 = Work Interference with Personal Life (WIPL)

 χ_3 = Leave Policy (LP)

 χ_4 = Personal Life interference with Work (PLIW)

e = error term

 b_1 , b_2 , b_3 , b_4 are regression coefficients

Thus, WLB = $b_0+b_1EAP+b_2WIPL+b3LP+b_2PLIP+\varepsilon i$

The research instrument used in the research during the research investigation was a well structured close-ended questionnaire.

Reliability of Instrument

To ascertain the reliability of the instrument, Cronbach Alpha method was adopted. It is given as:

$$\alpha = \frac{K}{K-1} \left(1 - \frac{\sum S_1^2}{S^2} \right)$$
 where:

 α = Cronbach Alpha or Coefficient Alpha

K = total number of items in the test

 S^2 = the variance of the total test

 $\sum S_1^2 = \text{Sum of item variances}$

Hair, Black, Babin, Anderson, and Tatham, (2006) asserted that a result with a coefficient of less than 0.6 actually shows a marginal to low internal consistency while a result with a value of 0.60 or more indicates satisfactory internal consistency reliability. In carrying out this test, SPSS v21 was used to process it. The result showed a high value of reliability as the coefficient alpha value is 75.7%.

Table 3: Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .757 | .779 | 27 |

Source: SPSS Result

Operationalisation of the Variable Hypotheses

The variables used in the study are work-life balance, workers' commitment and performance. Work-life balance is the independent variable while workers' commitment and performance is the dependent variable. It is operationalised in the study as:

Y = f(X) where

Y = Workers' commitment and performance

X = Work-Life Balance

Substituting the decomposed dependent variables for Y

 $Y = f(y_1, y_2)$ where:

 $y_1 = Workers'$ commitment

 $y_2 = Performance$

 $X = f(x_1, x_2, x_3, x_4)$ where:

 χ_1 = Employee Assistance Programmes (EAP)

 χ_2 = Work Interference with Personal Life (WIPL)

 χ_3 = Leave Policy (LP)

 γ_4 = Personal Life interference with Work (PLIW)

To test the influence of the variables on performance of employees of commercial banks in Abakaliki multiple regression test was conducted with the aid of SPSS version 21. The result is shown in table 4.10.

Table 4.10: Model Summary of Influence of independent variables on Performance

| 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 | .931ª | .867 | .864 | .213 | .867 | 280.723 | 2 | 86 | .000 | 1.752 |

a. Predictors: (Constant), LeaveProg, EAProg

b. Dependent Variable: PERFORM

The model summary result in table 4.9 shows the values of R Square which is the coefficient of determination. The value of .867 indicates that about 86.7% variations in performance is

accounted by Leave programme and employee assistance programme while the remaining 13.3% is accounted by the error term or variables not included in the model.

Table 4.11: ANOVA Table of Model 1

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|---------|-------------------|
| | Regression | 25.444 | 2 | 12.722 | 280.723 | .000 ^b |
| 1 | Residual | 3.897 | 86 | .045 | | |
| | Total | 29.341 | 88 | | | |

a. Dependent Variable: PERFORM

b. Predictors: (Constant), LeaveProg, EAProg

The decision rule for F-test is to reject H_o if F-cal>F-tab at 5% level of significance with q (df of the numerator) and n-k (df of the denominator) otherwise do not reject H_o . Table 4.11 showed that at 5% level of significance, the model's df is (2, 86). The critical values of F distribution at 0.05 (2, 86) = 4.86 while the computed F-statistics on table 4.11 = 280.723.

Therefore, the model shows that F-cal (299.040) > F-tab (4.86) at p<.05. This result implies that the model is a good fit and statistically significant. Therefore there is existence of overall significance of the regression model and the parameters of the model are statistically different from zero.

Table 4.12: Coefficient of Linear Regression Results of Model 1

| | Model | Unstandardized Coefficients | | Standardized Coefficients | | C: - | Collinearity Statistics | |
|---|------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | Model | В | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| | (Constant) | .754 | .132 | | 5.697 | .000 | | |
| 1 | EAProg | .494 | .041 | .605 | 12.191 | .000 | .627 | 1.596 |
| | LeaveProg | .325 | .038 | .429 | 8.634 | .000 | .627 | 1.596 |

a. Dependent Variable: PERFORM

The coefficients of the two variables (Employee Assistance Programme and Leave Programme) used in the model are shown in Table 4.12. The results indicate that all the variables are statistically significant at 5%.

Hypothesis One

The result on table 12 shows the coefficient of Employee assistance programme (EAP) to be .494 which is equally significant at 5% level. In other words, a change in employee assistance programme will result in a positive change in performance by 49.4%. This implies that EAP significantly influence performance of employees of commercial banks. As a result the alternative hypothesis is accepted.

For hypothesis two, table 12 shows that the coefficient of leave programme (LP) is .325 with p=0.000. This implies that result is significant at 5% and that any change in leave programme will cause a 32.5% positive increase in performance on employees of commercial banks in Abakaliki. Consequently, the alternative hypothesis is accepted.

Multiple Regression Result of Model Two

*Ho*₃: Work interference with personal life has significant effect on commitment of employees of commercial banks.

*Ho*₄: Personal life interference with work has significant effect on employees' commitment in commercial banks

Hypothesis Two

To test the effect of the variables on commitment of employees of commercial banks in Abakaliki multiple

regression test was also conducted with the aid of SPSS version 21. The result is shown in table 4.13.

Table 4.13: Model Summary of Influence of independent variables on Performance

| Model | D | R Square | Adjusted R Square | Ct.1 Emp. of the Estimate | | D 1: W. | | | | |
|-------|-------------------|----------|-------------------|---------------------------|-----------------|----------|-----|-----|---------------|---------------|
| | KK | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
| 1 | .939 ^a | .883 | .880 | .181 | .883 | 323.090 | 2 | 86 | .000 | 1.962 |

a. Predictors: (Constant), PLIW, WIPL

b. Dependent Variable: COMMIT

Table 4.13 shows that the R Square is .883. The implication is that about 83.3% variations in workers' commitment are explained by the explanatory variables included in the model.

However, about 16.7% variations that were not accounted for could be as a result of the residual term or variables not included in the model.

Table 4.14: ANOVA Table of Model 2

| | Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|------------|----------------|----|-------------|---------|-------------------|
| | Regression | 21.068 | 2 | 10.534 | 323.090 | .000 ^b |
| 1 | Residual | 2.804 | 86 | .033 | | |
| | Total | 23.872 | 88 | | | |

a. Dependent Variable: COMMIT

b. Predictors: (Constant), PLIW, WIPL

The decision rule for F-test is to reject H_o if F-cal>F-tab at 5% level of significance with q (df of the numerator) and n-k (df of the denominator) otherwise do not reject H_o . From the result in Table 4.14 the model's df is (2, 86) which is shown to be significant at 5%. The critical values of F distribution at 0.05 (2, 86) = 4.86 while the computed F-statistics on table

4.14 is 323.090. Therefore, the model shows that F-cal (323.090) > F-tab (4.86) at p<.05. The implication of this result is that the model 2 is shown to have a good fit and is equally statistically significant. Therefore there is existence of overall significance of the regression model and the parameters of the model are statistically different from zero.

Table 4.15: Coefficient of Linear Regression Results of Model 2

| | Model | Unstandardized Coefficients | | Standardized Coefficients | | C:- | Collinearity Statistics | |
|---|------------|-----------------------------|------------|---------------------------|---------|------|-------------------------|-------|
| | | В | Std. Error | Beta | ι | Sig. | Tolerance | VIF |
| | (Constant) | .949 | .148 | | 6.405 | .000 | | |
| 1 | WIPL | 473 | .024 | 793 | -20.033 | .000 | .872 | 1.147 |
| | PLIW | 287 | .039 | 294 | -7.431 | .000 | .872 | 1.147 |

a. Dependent Variable: COMMIT

V. DISCUSSION OF FINDINGS

The objective of the study was to identify the implication of work life balance on workers' commitment and performance. The four hypotheses that were formulated were stated in alternate form and tested at 5% level of significance. Multiple linear regression was used to analyse the collected data. The test of the model using F-test showed that the models were significant. The R Square also showed a high value of above 50% indicating better explanations of the variations in the dependent variable.

Hypothesis one focused on the objective to identify the influence of employee assistance programmes on the performance of employees of commercial banks. The research thus questions the extent employee assistance programs influence performance of employees of commercial banks. As a result hypothesis was formulated in alternative form and tested at 5% level of significance. The result made the research to accept the alternative because p<0.05. Consequently the research concluded that employee assistance

programme significantly influence performance of employees of commercial banks in Abakaliki. The level of this influence shows that as employee assistance programme increases positively by a unit performance is predicted to increase by 49.4%. Equally, the result from ordinal scaling indicates that greater numbers of participants generally agree to the statements on employee assistance programme. The implication of these results is that employee assistance programme produces a significant influence on performance. This finding corroborates the findings of Enemuo (2016), Attridge (2005), Kamau, Mukaya and Wagoki (2013) and Mwangi, Boinett, Tumwet and Bowen (2017) who asserted that employee assistant programmes contributes to employees' performance.

The second objective seeks to determine the influence of leave programme of commercial banks on employees' performance. In other words, the research questioned hoe leave programme of commercial banks influence the performance of employees. Consequently hypothesis was formulated in alternative form and tested at 5% level. The result showed that it was significant as p<0.005. Consequently the research concluded that leave programme significantly influence performance of employees of commercial banks in Abakaliki. The level of this influence shows that as leave programme increases positively by a unit performance is predicted to increase by 32.5%. However, the result from ordinal scaling indicates that leave programme produce different reactions to employees as they are either undecided on the effect or they agree to the influence it leaves on them. Generally, the findings of the research imply that leave programme produce a significant influence on employee performance. This finding corroborates the findings of Enemuo (2016).

The third specific objective sought to identify the effect of work interference with personal life on the commitment of employees of commercial banks. Consequently, the hypothesis was stated in alternative form and to test the hypothesis, multiple linear regression was used. The finding showed that at 5% level of significance the p<0.05 thereby making the research to accept the alternative hypothesis. The implication is that the research concluded that work interference with personal life has significant effect on commitment of employees of commercial banks. The predicted value is -.473 units. The implication is that any increase in work interference with personal life will produce a significant decreasing effect on commitment of employees of commercial banks by 47.3%. The finding corroborates the findings of Riaz and Hunjra (2014); Akintayo, (2010); and (Ansari, 2011) in that work life interference with personal life negatively affects workers' commitment. However it negates the findings of Aslam (2015); and Khatri, and Behl, (2013) that asserted that work life interference positively influence commitment.

The fourth specific objective sought to ascertain how personal life interference with work affects employees' commitment in commercial banks. The hypothesis was stated in alternative form and tested at 5% level. The result showed that p<0.05 thereby making the research to accept the alternative hypothesis. Equally, the ordinal scaling on personal life interference with work indicates that majority of the respondents generally agree to the statements influencing their commitment. The implication is that the research concluded that personal life interference with work has significant effect on commitment of employees of commercial banks. The predicted value is -.287 units. This implies that any increase in personal life interference with work will produce a significant negative effect on commitment of employees of commercial banks by 28.7%.

The finding supports the works of Riaz and Hunjra (2014); Akintayo, (2010); Nadeem and Abbas (2009); and (Ansari, 2011). They assert that personal life interference with work has a negative influence on commitment. On the other hand, the findings from the works of Aslam (2015); and Khatri, and Behl, (2013) showed a different finding in that personal life interference with work has a positive influence on commitment of employees.

VI. CONCLUSION AND RECOMMENDATION

The research concludes from the findings of the research that employee assistance programme and leave programme are pointers in enhancing work-life balance of employees while work interference with personal life and personal life interference with work produces conflicts and imbalance which goes ahead to impact personal life of the employee as well as performance and vice versa.

On the bases of the findings from the research the following recommendations are made:

- There should be adequate and consistent implementation of employee assistance programmes in organizations. This will not only benefit the employees but it will also enable the employees become more productive and efficient towards their duties.
- The leave programme is encouraged to be designed in such a way as to assist employees manage stress and achieve their targets. The leave system should be designed around the employee because a healthy employee will produce effective result.
- 3. Alternative work arrangements could be designed by organizations to enable employees reduce and manage the conflicts they face with their personal life. A system designed by the management of commercial banks to create a family circle or atmosphere within the work settings could reduce the interference between work and personal life. Equally, a system that makes the jobless tasking and demanding could reproduce a positive effect on the employees of commercial banks.
- 4. Management can reduce personal life interference with work by engaging the employees in trainings,

work-related social programmes and periodic counselling to enable employees have a good balance between personal life and work.

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